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ONE HUNDRED TWELFTH

A N N U A L R E P O R T

of the

INSURANCE COMMISSIONER

of the

STATE OF MARYLAND

to

THE SECRETARY OF LICENSING AND REGULATION

FOR REVIEW AND TRANSMITTAL TO

THE GOVERNOR OF MARYLAND

and the

MEMBERS OF THE MARYLAND GENERAL ASSEMBLY

BY

EDWARD J. MUHL

INSURANCE COMMISSIONER

501 ST. PAUL PLACE
BALTIMORE, MARYLAND - 21202

ISSUED: January 10, 1984

BUSINESS OF 1982

HARRY HUGHES
GOVERNOR

JOHN J. CORBLEY
SECRETARY

STATE OF MARYLAND

EDWARD J. MUHL
INSURANCE COMMISSIONER

DEPARTMENT OF LICENSING AND REGULATION
INSURANCE DIVISION
501 ST. PAUL PLACE · BALTIMORE, MARYLAND 21202-2272

MY DIRECT NUMBER IS 301/659- 4027

January 10, 1984

The Honorable John J. Corbley, Secretary
Department of Licensing and Regulation
501 St. Paul Place
Baltimore, Maryland 21202

Dear Mr. Corbley:

The One Hundred-Twelfth Annual Report of the Insurance Commissioner of the State of Maryland is submitted for your review and transmittal to the Governor and Members of the General Assembly.

The Report is submitted under the provisions of Section 23 of Article 48A and sets forth activities of the Division for the calendar year ending December 31, 1982. It includes, as a supplement thereto, a statement of fees and taxes received by the Insurance Commissioner and paid by him into the State Treasury, for the fiscal year ended June 30, 1983.

Listed in this Report is a summary of significant insurance legislation passed during the 1983 Session of the Maryland General Assembly.

The personnel of this Division are listed as of September 30, 1983.

Sincerely,

Edward J. Muhl
Insurance Commissioner

EJM/JFN:ebs

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PERSONNEL OF THE INSURANCE DIVISION

General Administration

Insurance Commissioner: Edward J. Muhl; Deputy Insurance Commissioner: Thomas P. Barbera; Assistant Commissioners: Michael Connolly; Thomas P. Raimondi; Assistant Attorney General: Lynn Mathias; Acting Staff Specialist: John V. Quinn; Administrator: Ted A. Hickman; Office Secretary III: Paula Rosenberger; Doris Tippett; Office Secretary II: Wenda K. Gordon; Office Secretary I: Iris Magaziner; Fiscal Associate II: Margaret J. Smith.

Market Conduct Examination

Chief, Market Conduct Examination: J. Frank Nayden; Market Conduct Examiners: Samuel W. Nathanson; Dudley B. Ewen.

Examination and Auditing

Chief, Financial Condition Examination: Burton J. Kitchen; Chief Insurance Examiner: George Donhauser; Administrative Officer I: A. Ernest Long; Insurance Examiner V: Alfred Hermann, III; Insurance Examiner IV: Paul Burget; Ilona Klasons; Insurance Examiner III: Nancy Thomas; Anthony Belletiere; Floro dela Cruz; Alfred Franz; Robert Parker; David Phillips; Neel Reid; James Russo; Antonio Sadorra; Moses Taylor, Jr.; Insurance Examiner II: Homer Ervin; Calvert Gorman; Operations Specialist II: William G. Lashley; Accountant Auditor IV: Richard Cunningham, Dominic Quaglione; Kenneth Sears; Fiscal Accounts Supervisor II: Jean M. Currence; Fiscal Associate II: Jean Gardner; Office Secretary II: Bernice Thomas; Office Secretary I: Carlette R. Allen; Glenda Bell.

Life and Health Bureau

Chief Actuary: Sidney A. Green; Actuary IV: Dennis Lafferty; J. B. Smith, Jr.; Antillio Stone; Actuary III: Nelson A. Ayling; James D. Douglas; Thomas A. Lavelle; Brenda Ledford; Uno H. Marble; Howard Max; James D. Paterson; Gary Smith; Eric H. Shipley; Actuary II: Nityanand Prasad; R. Herman Richardson; George M. Stover; Office Secretary III: Jean Evans; Mary DiLegge; Ruth Pundt; Sue Wegnerowitz; Office Secretary II: Denise Strycharz; Beatrice Davis; Office Secretary I: Mary Clark.

Property and Casualty

Chief, Property Bureau: J. Frank Nayden; Actuary IV: Allen J. McGrath; Actuary III: John F. Crouse; Alfred Forgione; John W. Munsey, Jr.; Actuary II: Stephen Donaldson; Actuary I: Robert Friedman; Office Secretary II: Evelyn W. Schwartzman; Marilyn Johnson; Office Secretary I: Geraldine Howard.

Education and Licensing

Services Supervisor III: Linda Dillow; Office Supervisor II: Yvonne House; Office Secretary II: Shirley Holden; Irene Ciurca; Fiscal Clerk II: Jacqueline Carpenter; Office Clerk II: Gloria Arnold; Margaret Conrad; Eleanor Potter; Stenographer Clerk II: Katerine Liberto; Office Clerk II: Denise Dowtin; Typist Clerk IV: Judith Schepleng; Office Secretary I: Sharon Potenziano; Office Clerk I: Karen Davis; Typist Clerk IV: Dorothy B. Huchinson; Office Clerk II: Marie Montgomery; Fiscal Associate II: Helen Sparzak.

PERSONNEL OF THE INSURANCE DIVISION

Hearing Section

Chief Hearing Officer: James Sybert; Legal Advisor: Charles Kelly; Hearing Officers: Larry Sears; Joseph Epstein; Richard Globus, Legal Assistant II: Bonnie Rosenthal; Office Secretary I: Lorraine Hogue; Typist Clerk IV: Sharon Bohon.

Complaint and Investigation

Insurance Investigation Chief: Moses Lake; Assistant Chief Insurance Investigator: Vincent Comella; Insurance Investigator II: Raymond Grant; George R. Kaiss; Mary C. Loux; Thomas O'Hara; Howard P. Richmond; Tracy Schoonmaker; Norman D. Taylor; Joann Trusty; Insurance Investigator I: Barbara Wissman; Office Secretary II: Dorothy N. Taylor; Marie Lonesome; Office Secretary I: Brenda McHale, Esther Singleton; Typist Clerk II: Deborah Eggleston

Agency Inspection

Chief Enforcement Officer: Leroy Shaver; Operations Specialist: John Riggle; Insurance Investigator II: Richard Stocksdale;Office Secretary I: Carolet Daniel McNeil.

Major Legislation Passed in 1983

The following is a summary of major legislation effecting the Insurance Division passed at the 1983 Session of the Maryland General Assembly and signed into Law under Chapters of Acts of 1983:

H.B. 256 For the purpose of altering the method of appointing the Insurance Commissioner to provide that the Commissioner is appointed by the Secretary of Licensing and Regulation with the approval of the Governor and the advice and consent of the Senate; and providing that the Commissioner serves at the pleasure of the Secretary.

H.B. 279 For the purpose of deleting language which permits limitations on coverage in group or blanket health insurance policy benefits for disabilities caused by normal pregnancy or normal childbirth.

H.B. 541 For the purpose of defining "insured person" with respect to the conversion of certain group insurance policies into certain other insurance policies.

H.B. 633 For the purpose of repealing a certain requirement that insurers provide certain information to the Motor Vehicle Administration; making certain changes concerning Maryland Automobile Insurance Fund commissions; providing for the assessment of certain points; altering certain notification requirements to the Motor Vehicle Administration; altering certain penalty provisions; providing for a certain random verification; providing for certain other verification of motor vehicle liability insurance; providing that the Motor Vehicle Administration has certain authority to assess points under certain conditions; and generally relating to uninsured motorists and required security.

H.B. 812 For the purpose of providing that the Maryland Life and Health Insurance Guaranty Association shall not be liable for certain care received after the date of an insurer's impairment; providing for continuing liability by the Association for insureds covered prior to the effective date of this Act; and generally relating to the powers of the Maryland Life and Health Insurance Guaranty Association.

H.B. 893 For the purpose of permitting and setting guidelines for life insurers to include in life insurance policies issued after the effective date of this Act a provision for periodic adjustment of policy loan interest rates; and generally relating to life insurance policy loans.

H.B. 946 For the purpose of providing a conversion privilege to persons whose coverage under a group health insurance policy is terminated; exempting certain types of policies from the provisions of this Act; and generally relating to group health insurance.

H.B. 1029 For the purpose of requiring an antiarson application to be used for commercial monoline fire policies, certain designated occupancies, and certain areas of the State.

H.B. 1283 For the purpose of converting the Maryland Automobile Insurance Fund's annual insufficiency assessment to an actual experience, retroactive basis instead of prospective and estimated, beginning in 1984; basing the actual assessment on MAIF's cash flow or statutory loss, whichever is greater; requiring MAIF policyholders to pay their proportionate share of the assessment; removing the quarterly certification of loss requirements; allowing Industry Automobile Insurance Association members an additional thirty days to calculate and pay their respective shares of the assessment; simplifying the method for calculating I.A.I.A. members' assessment shares; allowing for under and over recoupment; deleting obsolete statutory provisions; defining certain terms; and generally relating to the insufficiency assessment.

H.B. 1284 For the purpose of clarifying the intent of the General Assembly regarding Chapter 710 of the Acts of 1982, an enactment, in pertinent part, that required surplus line insurance brokers to pay premium taxes on a semiannual basis and that provided for penalties on surplus line insurance taxes not paid when due, and related generally to surplus line insurance premium taxes; providing that the penalty and interest provisions of Section 140 of Article 48A of the Annotated Code of Maryland apply with respect to all penalties which become final on or after a certain date; and generally relating to Surplus Line Insurance Premium Tax Penalties.

H.B. 1294 For the purpose of exempting certain motor vehicles, including snowmobiles, from mandated uninsured motorist coverage; and generally relating to exempting certain motor vehicles from mandated uninsured motorist coverage.

H.B. 1418 For the purpose of repealing a provision of law that prohibits insurers from investing in or lending funds upon the security of certain stocks, bonds, or other securities issued by certain corporations.

H.B. 1456 For the purpose of providing that the Insurance Commissioner may issue certain regulations to provide for the nonduplication and coordination of certain health insurance policies; and generally relating to health insurance.

H.B. 1472 For the purpose of providing for the form of a premium finance agreement; and generally relating to the form of premium finance agreements.

LIFE INSURANCE COMPANIES

TABLE 11A

	Admitted Assets	Liabilities (except capital)	Policyholders Surplus	Direct Premium and Annuity Consideration Ordinary	Credit	Group	Industrial	Total
Adjustable Life Insurance Company	4,140	200	4,044	-	-	-	-	-
American Franklin Life Ins. Co.	4,407	1,445	2,962	-	-	-	-	-
American Transcontinental Life Ins. Co.	4,848	1,118	3,430	-	-	-	-	-
CML Pension & Life Ins. Co.	5,588	1,047	4,481	-	-	-	-	-
Fairfield Life Ins. Company	65,989	54,435	11,054	-	-	-	-	-
First Virginia Life Ins. Company	8,908	3,718	5,488	-	1,673	-	-	1,673
General American Life & Annuity Co.	4,497	184	4,313	-	-	-	-	-
General Fidelity Life Ins. Co.	58,856	34,696	38,160	-	(-) 271	1,996	-	1,725
Lincoln National Pension Ins. Co.	1,028,104	958,773	78,331	412	-	223	-	636
Mony Pension Insurance Company	167,717	146,928	20,789	-	-	-	-	-
New England General Life Ins. Co.	88,173	74,986	10,187	-	-	-	-	-
Northbrook Life Ins. Company	5,803	411	5,392	-	-	6	-	6
Progressive American Life Insurance	18,478	6,798	5,674	132	3,049	-	-	3,181
Totals	1,491,787	1,271,854	179,833	544	4,450	2,225	-	7,219

	Direct Claims and Benefits Paid Ordinary	Credit	Group	Industrial	Total	Premiums	Losses	In Force, December 31, 1983 Ordinary	Credit	Group	Industrial	Total
Adjustable Life Insurance Company	-	-	-	-	-	-	-	-	-	-	-	-
American Franklin Life Ins. Co.	-	-	-	-	-	-	-	-	-	-	-	-
American Transcontinental Life Ins. Co.	-	-	-	-	-	-	-	-	-	-	-	-
CML Pension & Life Ins. Co.	-	-	-	-	-	-	-	-	-	-	-	-
Fairfield Life Ins. Company	-	-	-	-	-	-	-	-	-	-	-	-
First Virginia Life Ins. Company	-	376	-	-	376	834	922	-	117	-	-	117
General American Life & Annuity Co.	-	-	-	-	-	-	-	10	-	-	-	10
General Fidelity Life Ins. Co.	-	318	-	-	318	(-) 138	86	-	370	-	-	370
Lincoln National Pension Ins. Co.	21	-	-	-	21	-	-	4,848	-	-	-	4,848
Mony Pension Insurance Company	-	-	-	-	-	-	-	-	-	-	-	-
New England General Life Ins. Co.	-	-	-	-	-	42	3	-	-	-	-	-
Northbrook Life Ins. Company	-	-	-	-	-	104	78	57	-	11	-	68
Progressive American Life Insurance	-	938	-	-	938	2,115	782	16	184	-	-	310
Totals	21	1,632	-	-	1,653	3,047	1,310	4,931	681	11	-	5,623

Receiverships (Continued)

The Maryland Indemnity Company

On or about March 3, 1976, the Maryland Indemnity Insurance Company consented to an Order of the Circuit Court of Baltimore City placing it into Rehabilitation, and appointing the Insurance Commissioner, Rehabilitator. During the period of Rehabilitation, the Company's financial strength steadily deteriorated and on September 16, 1978, the Insurance Commissioner petitioned the Court to terminate the Rehabilitation and place the Company in Liquidation. On December 16, 1978, the Insurance Commissioner was appointed Receiver by the Court. Assets of Maryland Indemnity Insurance Company have been marshalled by the Receiver amounting to approximately $2,000,000.00. Claims filed with the Receiver against the assets amount to approximately $5,900,000.00 with additional claims still to be received from the various Guaranty Associations on open claims still being adjusted by them. A plan of operations to ostensibly close out the Maryland Indemnity Insurance Company Receivership in the calendar year 1983 is currently being pursued.

Section Reports to the Commissioner

Assistant Attorneys General - The Assistant Attorneys General assigned to the Insurance Division act primarily as counsel to the Commissioner of Insurance and the members of the Insurance Division. The Assistant Attorneys General's primary task is to interpret the Insurance Code for the Insurance Division and supply the necessary statutory construction in the form of Attorney General Opinions, advice of counsel letters or oral communication. An equally important function of the Assistant Attorneys General is that of litigation. The Assistant Attorneys General defend suits against the Commissioner and appeals from his administrative orders, as well as institute suits on behalf of the Commissioner to enforce the provisions of the Insurance Code.

All legislation proposed by the Insurance Division to the General Assembly is reviewed for legal sufficiency by the Assistant Attorneys General. All regulations proposed by the Division undergo the same review process. The Assistant Attorneys General aid the Commissioner in his statutory role as Receiver or Liquidator of insolvent insurance companies.

Among the many other duties of the Assistant Attorneys General are the drafting and review of legal forms for the Division, answering correspondence from other State Insurance Departments and advising individual members of the Division on legal problems that arise with their assigned regulatory duties.

Financial Condition Examination Section

The preparation and control of rendering invoices for Annual Statement Filing Fees and incurred cost of company examinations.

Auditing and examinations of approximately 1,408 Annual Statements required to be filed annually by insurance companies licensed in the State of Maryland; recordation of filed reports on changes in management or stock ownership; changes in management or stock ownership; analysis of and the processing of filings from insurance companies applying to become accepted reinsurers or surplus line insurers.

Type, assemble and distribute Reports on Examination made of Maryland insurance companies. Examine and report on Quarterly Financial Statements required of certain licensed companies; review Reports on Examination of foreign insurance companies licensed in Maryland.

Auditing affidavits and Semi-Annual Reports required to be filed by each licensed Suprlus Lines Broker.

Compile and file statistical data on insurance companies licensed in Maryland. Maintain control and supplemental filings to the Annual Statement of each licensed insurer. Annually compile, assemble and distribute a Directory of Licensed Insurers, Licensed Health Maintenance Organizations, License Motor Clubs and Rating and Advisory Organizations, a Directory of Authorized Reinsurers, and a Directory of Surplus Line Insurers. Process and distribute Supplements to the Directory. Compile and furnish statistical data and information for the Maryland Automobile Insurance Fund, the Maryland Guaranty Association and other associations or Governmental agencies.

The duties and responsibilities of those employees assigned to the performance of the field operations are summarized as follows:

Under the provisions of Section 30 of Article 48A of the Annotated Code of Maryland (1972 Replacement Volume, as amended) the Insurance Commissioner shall examine the affairs, transactions, accounts, records and assets of each authorized insurer, management company or owned or controlled subsidiary of such insurer and each rating organization as often as he deems advisable. He is required to examine each domestic insurer not less frequently than every four (4) years in the case of life insurers, and three (3) years in the case of other than life insurers. Section 18(2) provides for the appointment or employment of examiners to conduct or assist in examinations of insurers.

It is the function of the field insurance examiners to examine the affairs and condition of insurance companies authorized to transact the business of insurance in this State at the home office and branch offices of the company throughout the United States and to examine surplus line brokers.

Maryland field insurance examiners conduct or participated in the examination of 20 insurance companies, 1 Health Maintenance Organization and 32 surplus line brokers.

Actions Regarding Companies - 1982

During the intervening period between January 1, 1982 and December 31, 1982, the Insurance Division of the Maryland Department of Licensing and Regulation processed the following actions initiated by insurance companies:

Applications for Admission

Pending December 31, 1981		73
Received during 1982		115
Total		188
Original Certificates of Authority Issued	75	
Applications rejected and/or voluntarily withdrawn	27	
Total		102
Pending December 31, 1982		86

Property and Casualty Bureau

The Property and Casualty Bureau is responsible for the review and examination of property and casualty insurance filings (including Title, Workmen's Compensation, and Mortgage Indemnity in addition to the general property and casualty) pertaining to rates, manuals, policies, rate schedules, or rating plans and every modification of any of the foregoing which the filer proposes to use. The Section attempts to promote the public welfare by regulating insurance rates to the end that they shall not be excessive, inadequate, or unfairly discriminatory. It submits recommendations to the Commissioner on action to be taken on filings involving rate increases or more restrictive policy provisions which cause the equivalent of a change in rates.

In addition to the above, it reviews statistics or data submitted by motor clubs to substantiate that fees collected are reasonable in relation to services rendered, reviews applications filed for rates on a consent basis for approval or disapproval, processes individual risk filings, reviews statistical plans for the reporting of premiums and losses, and processes registrations of premium finance companies.

The following is a summary of the filings received and action taken during the year:

SUMMARY OF FILINGS RECEIVED AND ACTION TAKEN

1982

Line	Rules & Rates			Forms			Deviations			Total		
	Appr.	Disap.	Total	Appr.	Disap.	Total	Appr.	Disap.	Total	Appr.	Disap.	Total
Automobile	467	20	487	366	25	391	43	2	45	876	47	923
Burglary	19	-	19	14	-	14	-	-	-	33	-	33
Fire & Allied Lines	90	3	93	80	6	86	19	1	20	189	10	199
Glass	14	-	14	6	-	6	-	-	-	20	-	20
Homeowners	225	3	228	177	7	184	42	-	42	444	10	454
General Liability	324	16	340	328	12	340	20	1	21	672	29	701
Inland Marine	109	3	112	116	9	125	16	-	16	241	12	253
Comml. Multi-Peril	240	16	256	281	3	284	48	-	48	569	19	588
Fidelity-Surety	88	-	88	41	-	41	4	-	4	133	-	133
Title	7	-	7	4	-	4	-	-	-	11	-	11
Workmen's Comp.	56	2	58	31	-	31	27	-	27	114	2	116
Other - Misc.	302	6	308	328	6	334	12	2	14	642	14	656
TOTAL	1,941	69	2,010	1,772	68	1,840	231	6	237	3,944	143	4,087

Consent-to-Rate Applications Totaling 1,541 Were Processed.

Market Conduct Examination

This examination unit was organized in September of 1982. The first examination began in November, 1982 and was in progress as of December 31, 1982.

One of the Division's major responsibilities is to evaluate compliance by insurers with statutes and regulations relating to market conduct practices of insurers and their dealing with policyholders and claimants in Maryland. The four key market conduct areas examined are:

1. Sales and Advertising;
2. Underwriting;
3. Rating; and
4. Claims.

Examinations are made pursuant to Section 30 of Article 48A of the Annotated Code of Maryland (1972 Replacement Volume, as amended).

Life-Health Actuarial Section

The Life-Health Actuarial Section is concerned with the actuarial aspects of the regulation of life insurance and health insurance. Every form of life insurance policy, health insurance policy, and annuity contract in this State must be submitted to the Insurance Commissioner for prior approval. The review of these forms represents one of the chief functions of the Section.

The Section also is charged with making an annual valuation of the reserve liabilities of life insurance companies operating in the State of Maryland. Since the reserves representing these liabilities are generally the largest liability items of the respective life insurers, this work is most important in connection with determining the solvency of the companies concerned.

When domestic life companies are examined, the Life Section participates in the examination not only as to the reserve liabilities, but also in regard to other asset and liability items of an actuarial nature, such as dividends payable, deferred premiums receivable, and nonforfeiture benefits granted. During the course of examination, problems relating to procedures, methods, management policies and company surplus levels are generally reviewed and discussed with the examiners as well as with the officers of the companies being examined.

This Section reviews applications for licenses of health maintenance organizations, reviews the forms and contracts of these organizations, and maintains an ongoing liaison with existing Maryland health maintenance organizations and those in course of formation in the State.

This Section also reviews rate filings to see that the rates are not insufficient, insecure or impracticable, and in the case of health insurance rate filings, to see that the benefits provided in the policies are reasonable in relation to the premiums charged. For credit life and health insurance, rate filings are reviewed to ascertain compliance with the regulations regarding these rates.

Companies issuing credit life or credit health insurance must file detailed reports annually regarding these operations. The reports are reviewed carefully to see whether the rate standards are being adhered to and also whether the standards should be revised.

Reports are solicited from all insurers doing health insurance business in Maryland with regard to procedures employed by the companies to control health insurance costs.

The Section is frequently called upon to assist the Complaint and Investigation Section in connection with numerous technical questions regarding complaints. In addition, the Section directly handled over 2,100 inquiries and complaints in 1982 which were referred to it for various reasons.

Applications for admission of life companies to Maryland are reviewed by the Life Section and recommendations are made to the Commissioner based on this review. In 1982 there were 75 such reviews made.

During the fiscal year 1982 the Life-Health Actuarial Section processed and examined almost 28,000 forms of life and health policies and annuity contracts. Also, 1,227 premium rate filings were received and reviewed. The Section handled 24,888 pieces of correspondence.

The amount of life insurance in force in domestic Maryland companies as of December 31, 1982 was $34,223,866,270, the reserves for which were $2,286,819,623.

As of December 31, 1982, over three million persons in Maryland were covered by life insurance under eight million policies, the face amount of which was about $86,000,000,000.

The amount of new ordinary life insurance currently being purchased in Maryland is approximately $9,000,000,000 annually.

The average amount of life insurance in force per family in Maryland at the end of 1982 was approximately $50,000.

Qualification and Licensing Section

The Qualification and Licensing Section is responsible for processing of applications of individuals, corporations and partnerships for insurance qualifications and issuing agents, brokers, insurance advisers, public fire adjusters and miscellaneous licenses. This section is also responsible for the filing of trade names used by agents and brokers.

Applicants for property and casualty insurance examinations must have qualified either by experience or by the successful completion of an approved 96 hour study course. Life and Health applicants are required to complete a 60 hour study course. Examinations are administered by ETS (Educational Testing Service) twice each month at 5 locations in Maryland on a "pre-registered" or "walk-in" basis, thus permitting an applicant to sit for the examination with no longer than a two week wait. Once an individual has qualified by examination, he may become licensed as either an agent for one of Maryland's admitted insurers, or as a broker eligible to place business with all licensed companies. A broker may also be issued a license as a Surplus Lines Broker.

Approximately 225,000 licenses were issued annually. The fee for agents licenses if $5.00 initially and $2.00 for renewal. For resident brokers, the applicant pays a fee of $25.00 and a $5,000 bond to the State of Maryland. Fees for non-resident licenses are retaliatory.

The Licensing Section also issues approximately 1,100 certificates for motor club representatives for which no examination is required.

This Section is now in a period of transition from a manual system to computer system. We are currently issuing agents and broker licenses from the Computer.

Licenses, Trade Names, Motor Club Certificates, Certifications and Examinations

Shown below are figures for licenses issued, agency or trade name filings, certifications issued, and examinations given for the year 1982:

Insurance Licenses:		
Resident and non-resident agents individual and corporation/partnership renewal appointments	164,780	
New resident agents individual licenses	39,875	
New non-resident agents individual licenses	7,205	
New resident agents corporation/partnership licenses	2,650	
New non-resident agents corporation/partnership licenses	588	
Total Number of Agents Licenses Issued		215,098
New Resident Brokers Individual and Corporation Partnership Licenses	715	
Renewal resident brokers, individual and corporation/ Partnership licenses	2,583	
New non-resident brokers individual and corporation/ partnership licenses	94	
Renewal non-resident brokers individual, and corporation/partnership licenses	1,070	
New Surplus lines brokers licenses	13	
Renewal surplus lines brokers licenses	152	
Total Number of Brokers Licenses Issued		4,627
New Insurance Advisers licenses	48	
Renewal Insurance advisers licenses	150	
New Public adjusters licenses	1	
Renewal public adjusters licenses	29	
Temporary Life & Health Insurance Licenses	4,195	
New Motor Club Representatives Certificates	154	
Renewal Motor Club Representatives Certificates	946	
Total Number of Miscellaneous Licenses Issued		5,523
TOTAL NUMBER OF LICENSES ISSUED		225,248

Agency or Trade Name Filings -		
New Filings	500	500
Amendments to Filings	599	599
Certifications (Agents and/or Brokers) -		
Under Seal	10,676	10,676
Analysis of Qualifying Examinations Given -		
Maryland Examinations Given During Period		5,315

Complaint and Investigation

This unit addresses citizens' complaints and inquiries through the State of Maryland. The activiies of this Section involve every type of insurance and as many different individual situations as reflected in the number of complaints and inquiries handled. Citizens question the manner in which insurance companies deal with policyholders and claimants and this Section endeavors to solve the citizens' problems. The majority of the matters they handle involve the cancellation or nonrenewal of policies, delayed or unsatisfactory service, denial of claims and premium refunds. Many of the cases handled by this Section do not involve a violation of the Law or it appears that no clear violation is intended. However, when there is a violation of State Law involving an insurance agent or broker, the necessary corrective action is initiated by this Section.

In those instances where an investigation results in the need for a hearing, this Section prepares and presents the case for Hearing. In 1982, this Section prepared 75 disciplinary or Section 35 Hearings.

Investigators visit communities all over the State to provide an advisory service to these areas. Announcements to local news media are distributed in advance to notify the public of the availability of this service.

During the calendar year 1982, a total of 16,107 written complaints were received of which 6,630 were justified. There were 60,594 inquiries received. An inquiry is usually made by telephone and concerns a question or subject that can be satisfactorily concluded on the basis of a single conversation.

As a result of processing the justified complaints made to this Section, a total of $2,256,126.00 was recovered for Maryland residents from insurance companies, agents or brokers.

Under statutory provision of Article 48A Section 240AA effective January 1, 1973, which gives the citizens of the State of Maryland a right to protest auto terminations and/or surcharges; there were 8,104 instances where policyholders took advantage of administrative procedures to protest and request hearings against proposed cancellation or nonrenewal action by their insurer.

Hearing Section

The Hearing Section is basically responsible for receiving, evaluating, issuing of notices and preparing for hearings; scheduling of hearings; obtaining of evidence at hearings; conducting hearings; issuing of subpoenas; issuing of Orders following hearings or rehearings and preparing the record on appealed cases, all in connection with matters wherein a violation of the insurance laws is alleged of a licensee or former licensee of the Division. Collateral duties include review of proposed legislation, attendance at legislative hearings and special assignments. Due to the nature of and specialty work of this Section, effort is also extended in handling of inquiries and complaints from the public concerning hearing matters.

A large part of hearing volume continued to be referred to this Section for hearing as a result of enactment of law which was first effective in 1973 concerning the matter of automobile policy termination.

A total of 923 formal hearings were conducted during the year. Of these 814 involved policy termination matters and 109 were of miscellaneous types mostly of a disciplinary nature.

A total of 410 additional files were received for hearing to determine whether the insurer should be ordered to continue the policy, which it had attempted to terminate. These cases were resolved by pre-hearing conferences to the satisfaction of the insured, voluntary renewal of the policy, or withdrawal of the protest by the insured.

Additional miscellaneous files were referred to and handled by this Section upon which no hearing procedure was concluded. Each case was reviewed and investigated before a decision was made. In most cases, the complainant was satisfied and withdrew the request for further disciplinary action.

There were 30 cases appealed for which transcripts were prepared for presentment in Court.

Agency Investigation Section

The Enforcement Section is primarily involved with the approval of agent's licenses, inspection of insurance agencies and the presentation of diciplinary hearings involving agents.

In the processing of new applicants for agents' licenses there were 1,686 record searchers and investigations. In the termination of agents there were 86 Privileged Communications provided by insurance carriers involving violations.

The inspection of insurance agencies is done on a random basis and also as a result of reported deficiences. The auditing examines the cash flow, refund processing and overall solvency of an agency. Frequently, consultations involving discrepancies are held between the investigators and the agent,his bookkeeper or accountant and his attorney. The cash flow of the agency determine its size with the average being approximately $2 million a year and one of the largest at $16 million. During the year there were 62 agency inspections with several reports detailing deficiences in excess of a million dollars.

As a result of investigations there were 85 cases prepared, documented and presented at a Hearing. The purpose of the Hearing is to determine the validity of the charges and the subsequent action in regards to a fine or revocation of the agent.

Speeches and meetings with agent trade association are conducted throughout the year in an effort to keep them advised of new legislation and as a preventive measure to avoid possible code violation.

FINANCIAL TABLES
SHOWING ASSETS, LIABILITY AND
SURPLUS TO POLICYHOLDERS
AT DECEMBER 31, 1982

These statistics were compiled from the 1982 Annual Statements filed with the Division prior to audit and from the National Association of Insurance Commissioners, Insurance Industry Data Base, of companies licensed to do business in Maryland.

NOTE: Tables one through seven for Property and Casualty and Title Companies disclose Maryland business only for Direct Premiums Written and Direct Losses Incurred and Nationwide figures for Gain from Underwriting and Gain from Investments. All tables except 8 and 9 were rounded to the nearest thousand dollars.

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1982 - ($000) TABLE NO. 1

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
DOMESTIC STOCK								
AVEMCO INS CO	MD	658	201	53,148	35,889	17,259	3,569	3,166
BLUE RIDGE INS CO	MD	553	302	8,844	1,168	7,676	439	1,044
CAVALIER INS CORP	MD	10	275	34,685	9,212	25,473	-1,782	-5,113
COASTLINE INS CO	MD	585	154	10,787	8,769	2,017	1,155	894
COMMERCIAL CREDIT MORTGAGE INS CO	MD	538	103	13,463	5,647	7,815	-1,490	916
EASTERN INDEMNITY CO OF MARYLAND	MD	587	352	5,704	1,983	3,720	-559	281
FIDELITY & DEPOSIT CO OF MARYLAND	MD	6,833	-84	234,284	119,321	114,963	3,047	10,950
MARYLAND CASUALTY CO	MD	16,540	7,608	1,834,586	1,217,255	617,331	-56,276	148,859
OLD REPUBLIC MORTGAGE ASR CO	MD	0	0	2,629	122	2,507	-19	278
PARAMOUNT INSURANCE CO	MD	2,837	1,738	2,392	1,669	723	123	309
PENINSULA INS CO	MD	4,456	2,522	7,952	5,364	2,588	-214	617
UNITED STATES FIDELITY & GUARANTY CO	MD	39,619	34,482	4,390,653	3,273,370	1,117,283	-222,267	239,180
*TOTALS		73,216	47,653	6,599,127	4,679,769	1,919,355	-274,274	401,381

MARYLAND PROPERTY AND CASUALTY STOCK COMPANIES

TABLE 1A

	Direct Premium Written	Direct Losses Incurred	Admitted Assets	Liabilities	Surplus	Underwriting Income	Investment Gain or Loss
Fidelity & Deposit Company	$ -	$ -	$ 2,753	$ 82	$ 2,671	$ 110	$ 159
Insurance Company of Maryland	-	-	4,682	1,220	3,462	(-) 166	423
Totals	$ -	$ -	$ 7,435	$ 1,302	$ 6,133	$(-) 56	$ 582

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1982 - ($000) TABLE NO. 2

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
DOMESTIC MUTUAL								
BALTIMORE EQUITABLE SOCIETY	MD	107	226	20,374	5,147	15,228	-495	1,145
BRETHREN MUTUAL INS CO	MD	9,653	4,240	14,915	5,788	9,127	431	888
COMMONWEALTH MUTUAL INS CO OF AM	MD	1,323	271	1,020	449	570	-41	94
FARMERS & MECH MU I ASN OF CECIL CTY	MD	577	193	703	179	523	44	51
FARMERS MUTUAL F I C OF DUG HILL	MD	501	232	1,658	227	1,431	108	125
GRANGERS MUTUAL INS CO	MD	2,299	1,318	4,783	2,474	2,309	21	307
HARFORD MUTUAL INS CO	MD	9,212	3,959	31,500	19,169	12,331	325	1,561
INTERNATIONAL INS CO OF TAKOMA PK MD	MD	6,664	2,252	72,117	53,501	18,616	-7,215	5,634
MEDICAL MUTUAL LIAB INS SOC OF MD	MD	18,754	18,579	132,064	120,636	11,428	-4,934	11,527
MONTGOMERY MUTUAL INS CO	MD	10,833	3,858	26,283	13,358	12,925	722	2,059
MUTUAL FIRE INS CO IN CALVERT CTY	MD	505	127	1,627	329	1,298	27	133
MUTUAL FIRE INS CO OF CARROLL CTY	MD	0	0	3,931	496	3,434	128	281
MUTUAL INS CO OF FREDERICK COUNTY	MD	1,619	598	6,894	974	5,920	80	395
TANEYTOWN MUTUAL F I C OF CARROL CTY	MD	110	7	344	18	326	10	39
*TOTALS		62,157	35,860	318,213	222,745	95,466	-10,789	24,239

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1982 - ($000) TABLE NO. 3

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN STOCK								
AETNA CASUALTY & SURETY CO	CT	52,604	49,488	7,351,937	5,996,968	1,354,970	-456,542	641,717
AETNA CASUALTY & SURETY CO OF AM	CT	0	0	7,508	1,633	5,875	-346	810
AETNA CASUALTY & SURETY CO OF IL	IL	0	0	1,053,805	862,899	190,906	-50,532	78,984
AETNA FIRE UNDERWRITERS INS CO	CT	4,524	2,580	11,685	66	11,619	0	770
AETNA INS CO	CT	12,688	6,932	3,434,381	2,993,437	440,943	-299,272	285,231
AFFILIATED FM INS CO	RI	655	871	124,428	81,117	43,311	-692	10,488
AGRICULTURAL INS CO	SD	8	2	5,220	1,024	4,196	-74	651
AGWAY INS CO	NY	48	3	28,869	20,904	7,965	-792	2,469
AIU INS CO	NY	1,581	1,369	209,442	183,154	26,287	-2,219	8,277
ALBANY INS CO	NY	1	-8	29,116	15,424	13,692	-1,245	1,888
ALL AMERICA INS CO	OH	3	16	35,221	26,020	9,200	-2,087	1,824
ALLIANZ INS CO	CA	404	797	150,803	121,528	29,275	-12,257	12,435
ALLIED FIDELITY INS CO	IN	0	0	24,443	15,260	9,184	-798	1,154
ALLSTATE INDEMNITY CO	IL	6,187	5,313	38,065	22,535	15,530	0	2,432
ALLSTATE INS CO	IL	132,846	91,622	9,650,198	6,836,030	2,822,168	-295,946	604,803
AMERICAN & FOREIGN INS CO	DE	5,723	3,626	152,101	127,331	24,770	-9,917	10,971
AMERICAN ALLIANCE INS CO	AZ	511	297	7,355	1,499	5,856	-74	873
AMERICAN AUTOMOBILE INS CO	MO	2,257	2,263	466,470	355,473	110,998	3,436	24,585
AMERICAN AUTOMOBILE INS CO OF IL	IL	48	31	11,106	2,977	8,129	-315	905
AMERICAN BANKERS INS CO OF FL	FL	1,868	501	153,336	117,976	35,361	-5,995	13,177
AMERICAN CASUALTY CO OF READING	PA	2,756	1,547	335,680	284,411	51,269	-18,120	9,853
AMERICAN CENTENNIAL INS CO	DE	2,176	204	324,342	204,816	119,526	-20,379	18,359
AMERICAN CREDIT INDEMNITY CO OF NY	NY	731	646	80,315	29,100	51,215	-1,497	5,844
AMERICAN DRUGGISTS INS CO	OH	1,336	993	82,919	43,517	39,402	-9,568	1,592
AMERICAN ECONOMY INS CO	IN	474	336	284,450	181,657	102,794	-13,029	21,942
AMERICAN EMPLOYERS INS CO	MA	8,269	5,521	451,496	355,513	95,983	-53,133	47,609
AMERICAN FAMILY HOME INS CO	FL	1	0	20,094	15,123	4,971	-1,100	1,021
AMERICAN FIDELITY FIRE INS CO	NY	23	25	30,918	24,329	6,589	-1,881	1,386
AMERICAN FIRE & CAS CO	FL	1,070	186	53,903	38,977	14,926	-5,301	2,726
AMERICAN GUARANTEE & LIABILITY IN CO	NY	7,522	4,739	110,598	87,631	22,959	-6,613	6,585
AMERICAN HOME ASR CO	NY	1,242	1,932	1,132,041	882,526	249,515	-13,793	39,782
AMERICAN INDEMNITY CO	TX	0	0	102,101	71,388	30,713	-7,128	6,135
AMERICAN INS CO	NJ	24,781	14,433	991,172	778,878	212,382	-23,946	66,795
AMERICAN INTEGRITY INS CO	PA	279	66	5,080	2,609	2,472	-91	369
AMERICAN LIVE STOCK INS CO	IL	363	284	16,943	9,888	7,055	1,634	672
AMERICAN MOTORISTS INS CO	IL	10,192	5,354	964,510	806,672	157,838	-49,792	62,224
AMERICAN MUNICIPAL BOND ASR CORP	NY	617	2	164,834	108,042	56,792	-7,468	14,844
AMERICAN NATIONAL FIRE INS CO	NY	4,875	2,184	43,028	30,758	12,270	-2,238	4,692
AMERICAN POLICYHOLDERS INS CO	MA	188	22	34,424	27,421	7,003	-3,087	2,831

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1982 - ($000) TABLE NO. 3

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN STOCK								
AMERICAN PROTECTION INS CO	IL	534	81	8,702	4,138	4,564	0	446
AMERICAN RE-INSURANCE CO	DE	9	-43	1,440,926	1,147,119	293,807	-53,879	93,404
AMERICAN ROAD INS CO	MI	437	244	193,252	89,220	104,032	8,988	27,810
AMERICAN SECURITY INS CO	DE	37	65	131,735	66,503	65,231	-4,069	4,812
AMERICAN STAR INS CO	NY	0	0	27,607	19,267	8,340	-2,159	2,341
AMERICAN STATES INS CO	IN	1,058	1,963	762,980	506,576	256,404	-33,923	47,920
AMERICAN STATES INS CO OF TX	TX	0	0	6,683	62	6,621	0	656
AMERICAN UNIVERSAL INS CO	MI	891	718	245,365	225,172	40,192	-8,341	16,493
ARGONAUT INS CO	CA	8,144	4,636	1,216,929	934,865	282,065	-86,357	112,969
ARGONAUT MIDWEST INS CO	IL	4	0	93,981	60,385	33,596	-5,632	6,120
ASSOCIATED INDEMNITY CORP	CA	17,757	7,154	107,385	75,497	31,888	3,142	6,278
ASSURANCE COMPANY OF AMERICA	NY	2,072	957	9,842	188	9,654	0	733
ATLANTA CASUALTY CO	GA	2,874	1,418	21,699	11,936	9,763	40	2,321
ATLANTA INTERNATIONAL INS CO	NY	521	58	59,564	44,523	15,042	-3,803	3,236
ATLANTIC INS CO	IA	0	11	17,804	9,339	8,465	-1,208	-96
ATLAS ASSURANCE CO OF AMERICA	NY	50	6	32,648	15,395	17,253	-1,245	3,260
AUTOMOBILE INS CO OF HARTFORD CT	CT	7,886	7,676	66,893	32,274	34,619	-2,323	4,528
BALBOA INS CO	CA	705	494	173,984	97,668	76,317	-4,326	14,689
BALOISE INS CO OF AMERICA	NY	0	0	10,044	3,271	6,773	1	869
BANKERS & SHIPPERS INS CO OF NY	NY	75	-346	26,401	16,751	9,650	-2,035	1,658
BANKERS MULTIPLE LINE INS CO	IA	173	93	69,635	42,251	27,385	-7,988	6,853
BANKERS STANDARD INS CO	FL	474	385	76,379	54,658	19,721	-4,568	4,891
BAY STATE INS CO	MA	402	249	42,219	16,868	25,351	176	3,274
BCS INSURANCE CO	OH	9	0	39,630	17,765	21,865	4,816	730
BIRMINGHAM FIRE INS CO OF PA	PA	216	9	145,771	119,755	26,015	-1,416	3,878
BITUMINOUS CASUALTY CORP	IL	1,943	1,371	394,369	314,249	80,120	-12,462	21,373
BITUMINOUS FIRE & MARINE INS CO	IL	1,584	673	21,779	4,817	16,963	6,052	1,752
BOSTON OLD COLONY INS CO	MA	546	661	69,477	60,245	9,232	-12,851	7,760
CALVERT INS CO	PA	47	5	11,249	3,307	7,942	-227	1,132
CAMDEN FIRE INS ASN	NJ	504	176	282,560	142,061	140,500	-7,352	7,503
CANAL INS CO	SC	3	1	61,315	37,509	23,806	-781	4,285
CAPITAL ENTERPRISE INS CO	KY	0	0	30,054	13,042	17,012	-4,423	3,044
CAPITAL LANDMARK INS CO	KY	0	0	6,255	474	5,780	-359	801
CAROLINA CASUALTY INS CO	FL	619	279	41,023	30,499	10,524	-2,098	2,589
CARRIERS INS CO	IA	153	221	54,213	43,606	10,527	-9,964	1,122
CENTAUR INS CO	IL	21	0	85,694	65,989	19,705	-1,684	6,360
CENTENNIAL INS CO	NY	3,066	1,621	155,045	115,983	39,063	-7,532	10,155
CENTRAL NATIONAL INS CO OF OMAHA	NE	3,424	662	152,867	70,454	82,413	-1,742	7,692

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1982 - ($000) TABLE NO. 3

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN STOCK								
CENTURY INDEMNITY CO	CT	320	183	9,682	169	9,512	0	676
CHARTER OAK FIRE INS CO	CT	3,286	1,626	285,776	233,858	51,917	-12,960	12,001
CHEROKEE INS CO	TN	455	325	25,102	17,266	7,917	-2,041	1,937
CHICAGO INS CO	IL	798	1,384	50,733	35,869	14,864	-1,631	1,913
CHRYSLER INS CO	MI	212	180	53,527	10,643	42,884	3,519	8,870
CHURCH INS CO	NY	412	181	26,359	6,206	20,153	564	1,918
CIM INS CORP	NY	1,354	828	29,922	9,184	20,737	2,453	1,894
CITY INS CO	NJ	16	-150	48,193	31,469	16,724	-2,347	5,368
COLONIAL INS CO OF CA	CA	8,407	6,412	29,347	23,995	4,352	-3,760	1,798
COLONIAL PENN FRANKLIN INS CO	PA	1,054	865	50,840	12,870	37,970	-319	3,324
COLONIAL PENN INS CO	PA	4,727	3,090	458,263	358,950	99,313	-16,321	35,993
CONCO INS CO	TX	-13	9	21,548	15,551	5,997	-3,020	1,549
COMMERCE & INDUSTRY INS CO	NY	1,235	1,261	298,090	239,646	58,444	-2,832	7,199
COMMERCIAL INS CO OF NEWARK NJ	NJ	1,486	1,119	232,803	175,650	56,352	-14,131	14,609
COMMERCIAL LOAN INS CORP	MI	29	0	41,320	23,585	17,736	282	3,106
COMMERCIAL MORTGAGE INS INC	MI	0	0	8,888	2,551	5,450	-167	681
COMMERCIAL STANDARD INS CO	TX	134	318	21,540	17,667	3,873	-3,670	3,001
COMMERCIAL UNION INS CO	MA	11,699	9,354	1,464,331	1,182,156	282,175	-177,110	124,066
COMMONWEALTH MORTGAGE ASSURANCE CO	PA	112	26	31,038	8,358	22,681	-2,542	1,577
COMPASS INS CO	NY	48	2	155,218	124,652	30,566	-17,551	12,338
CONNECTICUT INDEMNITY CO	CT	570	294	47,480	30,847	16,633	-2,338	2,283
CONSOLIDATED AMERICAN INS CO	SC	10	8	43,458	27,717	15,541	-2,786	269
CONTINENTAL CASUALTY CO	IL	10,683	3,963	3,604,145	2,613,396	990,749	-168,180	230,420
CONTINENTAL INS CO	NH	22,466	16,280	1,261,502	1,023,512	237,989	-70,654	79,738
COVENANT INS CO	CT	0	8	46,982	34,175	12,807	-1,661	3,638
CRITERION INS CO	DC	4,070	3,200	128,121	84,768	43,353	73	3,632
CUMIS INS SOCIETY INC	MI	4,164	4,159	119,651	91,577	28,074	-10,393	10,172
DAIRYLAND INS CO	MI	21,869	19,631	340,637	238,731	101,906	-14,259	25,586
DEPENDABLE INS CO INC	FL	114	625	44,265	28,302	15,963	1,199	2,140
EAGLE STAR INS CO OF AMERICA	NY	86	24	74,821	46,935	27,886	-3,569	5,242
ELECTRIC INS CO	MA	341	241	43,845	24,630	19,215	2,300	2,813
EMCASCO INS CO	IA	61	195	33,828	23,546	9,482	-3,119	2,708
EMMCO INS CO	IN	64	16	45,957	27,379	18,578	4,238	9,227
EMPLOYERS CASUALTY CO	TX	-5	66	474,271	333,507	140,763	11,938	22,276
EMPLOYERS FIRE INS CO	MA	1,953	1,366	200,929	157,683	43,325	-23,615	22,702
EMPLOYERS REINSURANCE CORP	MO	246	232	1,488,030	1,129,653	358,377	-31,586	114,051
ENTERPRISE INSURANCE CO	CA	0	6	54,898	32,672	22,226	1,715	3,886
ERIE INS CO	PA	4,051	3,178	20,719	15,988	4,731	0	279

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1982 - ($000) TABLE NO. 3

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN STOCK								
EXCALIBUR INS CO	MN	4	0	35,721	28,256	7,465	-2,609	1,224
EXCEL INS CO	IN	24	-31	7,460	162	7,298	1,661	1,207
EXCELSIOR INS CO	NY	634	231	43,653	37,168	6,486	-3,646	3,932
FARMERS RELIANCE INS CO OF NJ	NJ	583	216	48,099	25,518	22,581	59	11,818
FEDERAL INS CO	NJ	14,886	9,917	1,497,193	1,130,646	366,547	-55,391	71,584
FEDERAL KEMPER INS CO	IL	10,289	6,693	121,204	92,682	28,522	-8,226	10,756
FIDELITY & CASUALTY CO OF NY	NH	3,598	1,167	399,798	317,965	81,833	-25,435	28,234
FIDELITY & GUARANTY INS CO	IA	1,266	403	8,037	58	7,978	8	577
FIDELITY & GUARANTY INS UDWRS INC	OH	15,189	14,503	38,549	230	38,319	0	1,903
FIRE & CASUALTY INS CO OF CT	CT	2,665	1,566	18,277	10,550	7,727	-779	712
FIRE INS CO OF QUAKER CITY	PA	1,878	451	40,817	25,544	15,273	-3,267	-4,610
FIREMANS FUND INS CO	CA	15,652	7,309	3,031,909	2,929,660	902,850	-101,851	270,296
FIREMANS FUND INS CO OF WI	WI	1	0	5,131	834	4,298	22	542
FIREMENS INS CO OF NEWARK NJ	NJ	1,753	478	1,258,695	968,203	290,492	-76,306	97,062
FIREMENS INS CO OF WASHINGTON DC	DC	1,479	718	9,805	4,927	4,878	287	1,752
FIRST FINANCIAL INS CO	IL	39	7	10,167	5,641	4,526	-96	687
FIRST GENERAL INS CO	GA	132	63	9,299	4,785	4,514	353	709
FIRST NATIONAL INS CO OF AMERICA	WA	443	456	71,772	41,398	30,374	-616	11,882
FOREMOST GUARANTY CORP	MI	1	0	35,325	18,606	16,720	-3,728	3,494
FOREMOST INS CO	MI	1,507	859	338,680	253,459	85,221	-18,313	13,501
FORUM INS CO	RI	486	116	46,074	25,900	22,175	1,338	4,500
GEICO GENERAL INS CO	IA	-8	56	9,679	4,706	4,973	3,676	6,969
GEN ELEC MORTGAGE INS CORP OF NC	NC	253	37	103,775	79,874	23,901	-8,714	11,291
GENERAL ACCIDENT INS CO OF AMERICA	PA	8,521	3,467	1,294,626	903,735	390,891	-51,298	82,927
GENERAL ELECTRIC MORTGAGE INS CORP	OH	30	4	28,395	4,032	24,363	-2,856	2,440
GENERAL INS CO OF AMERICA	WA	987	394	528,505	372,916	155,589	-5,543	40,816
GENERAL REINSURANCE CORP	DE	374	128	3,220,814	2,478,296	742,518	-7,671	222,806
GERMANTOWN INSURANCE CO	PA	59	13	21,579	4,109	17,470	148	808
GLENS FALLS INS CO	DE	3,211	1,973	86,550	71,260	15,298	-5,652	5,853
GLOBE AMERICAN CAS CO	OH	822	377	27,720	18,673	9,047	-8,205	1,900
GLOBE INDEMNITY CO	DE	672	371	563,338	439,177	124,161	-34,002	38,860
GOVERNMENT EMPLOYEES INS CO	DC	79,320	52,750	1,320,904	921,420	399,483	32,589	36,847
GRANITE STATE INS CO	NH	1,408	523	6,419	48	6,371	0	416
GREAT AMERICAN INS CO	OH	2,727	1,059	1,488,503	1,062,287	426,216	-71,816	102,787
GREAT GLOBAL ASR CO	AZ	193	29	4,142	1,534	2,608	145	95
GREAT NORTHERN INS CO	MN	983	656	89,681	69,068	20,533	-3,693	4,295
GREAT WEST CASUALTY CO	NE	0	0	82,242	61,215	21,027	-4,011	5,950
GUARANTEE INS CO	DE	1,249	1,509	81,088	78,542	2,546	-35,331	4,075
GULF INSURANCE CO	MO	270	153	229,574	128,392	101,182	-16,188	8,355

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1982 - ($000) TABLE NO. 3

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN STOCK								
HAMILTON INS CO	DC	177	148	4,998	2,418	2,588	-655	504
HANOVER INS CO	NH	461	1,686	759,653	524,950	234,704	-34,236	31,908
HARBOR INS CO	CA	153	743	242,808	151,643	91,225	-351	13,997
HARCO NATIONAL INS CO	NY	218	70	34,733	21,009	13,724	863	2,499
HARTFORD ACCIDENT & INDEMNITY CO	CT	39,255	20,281	3,116,196	2,156,906	959,290	-88,663	161,677
HARTFORD CASUALTY INS CO	NJ	5,316	1,646	305,216	278,446	86,770	-12,978	27,312
HARTFORD FIRE INS CO	CT	18,958	7,221	3,564,716	2,148,830	1,415,886	-89,766	247,973
HARTFORD SM BOIL INSPECTION & INS	CT	1,689	519	292,034	129,825	162,209	3,601	15,008
HAWKEYE SECURITY INS CO	IA	3	1	85,180	64,629	20,551	-10,604	6,590
HIGHLANDS INS CO	TX	167	-154	555,134	378,645	176,489	-7,782	38,570
HOME GUARANTY INS CORP	VA	202	68	8,563	5,077	3,486	-738	903
HOME INDEMNITY CO	NH	-6,333	7,723	420,545	349,784	70,761	-25,842	46,379
HOME INS CO	NH	16,140	10,705	3,375,739	2,731,326	644,414	-200,856	344,848
HORACE MANN INS CO	FL	2,403	1,951	222,195	177,161	45,035	-14,874	14,102
HUDSON INS CO	DE	16	0	103,965	83,706	20,259	-4,365	7,404
ILLINOIS NATIONAL INS CO	IL	4	0	12,434	5	12,429	0	1,957
IMPERIAL CASUALTY & INDEMNITY CO	NE	719	81	83,090	51,136	31,955	4,376	4,776
INA UNDERWRITERS INS CO	CA	1,747	1,386	461,462	350,088	111,474	-27,774	19,982
INDEMNITY INS CO OF NORTH AMERICA	NY	1,218	450	136,532	103,829	32,703	-8,181	9,806
INDUSTRIAL INDEMNITY CO	CA	501	3,174	694,821	596,781	98,040	-27,712	41,664
INS CO OF GREATER NY	NY	44	6	24,784	15,060	9,724	-487	1,976
INS CO OF NORTH AMERICA	PA	47,729	23,548	3,580,366	2,845,694	734,672	-187,487	252,344
INS CO OF THE STATE OF PA	PA	933	976	297,599	238,964	58,635	-2,832	7,567
INTEGRITY INS CO	NJ	2,335	616	79,692	59,317	20,374	236	2,916
INTERNATIONAL FIDELITY INS CO	NJ	58	-2	13,023	10,512	2,511	-465	1,002
INTERNATIONAL INS CO	IL	1,668	1,932	196,120	167,542	28,577	-7,000	11,874
INVESTORS EQUITY INS CO	CA	12	0	5,981	1,672	4,229	-1,726	170
INVESTORS MORTGAGE INS CO	IL	559	163	113,876	98,512	15,364	-6,428	11,196
ITT LYNDON PROPERTY INS CO	MO	913	19	42,696	31,036	11,660	585	3,431
JEFFERSON INS CO OF NY	NY	68	72	72,409	55,890	16,519	-2,752	4,135
JEFFERSON PILOT FIRE & CAS CO	NC	252	125	29,511	13,869	15,641	-56	1,047
JOHN DEERE INS CO	IL	831	406	152,092	100,854	51,238	5,568	9,664
KANSAS CITY FIRE & MARINE INS CO	MO	3,200	1,830	44,547	35,197	9,350	-2,020	4,321
KENTUCKY CENTRAL INS CO	KY	0	0	9,913	6,754	3,159	-779	601
KEYSTONE INS CO	PA	6,689	4,866	182,991	148,835	34,156	-26,777	21,336
LEGION INSURANCE CO	PA	204	201	8,346	3,800	4,546	119	-117
LIBERTY MORTGAGE INS CORP	WI	141	2	25,988	16,790	9,198	383	1,593
LONDON GUARANTEE & ACCIDENT CO OF NY	DE	155	27	113,583	78,073	35,510	-6,461	7,415

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1982 - (5000) TABLE NO. 3

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN STOCK								
MANUFACTURERS ALLIANCE INS CO	PA	46	2	47,687	40,424	7,263	-518	675
MARINE INDEMNITY INS CO OF AMERICA	NY	8	0	10,893	4,487	6,406	2	845
MASSACHUSETTS BAY INS CO	MA	37	11	7,005	48	6,957	0	375
MASSACHUSETTS PLATE GLASS INS CO	MA	0	0	8,417	5,132	3,285	33	479
MEAD REINSURANCE CORP	IL	6	1	53,735	32,843	20,892	-2,767	4,939
MERCHANTS INS CO OF NH INC	NH	102	379	31,024	21,666	9,358	-2,806	1,806
MERITPLAN INS CO	CA	4	17	10,188	2,685	7,503	0	927
METROPOLITAN PROPERTY & LIAB INS CO	DE	5,325	4,487	1,210,989	1,009,928	201,061	-109,516	115,311
MGIC INDEMNITY CORP	WI	790	112	195,362	126,006	69,356	4,405	28,303
MIC GENERAL INS CORP	IN	0	0	17,225	8,049	9,176	252	1,294
MIC PROPERTY & CASUALTY INS CORP	WI	0	0	43,553	29,371	14,182	1,756	9,647
MID CENTURY INS CO	CA	0	0	29,288	5,664	23,625	0	1,080
MIDLAND INS CO	NY	1,212	888	186,205	132,893	53,312	-1,747	9,020
MINNEHOMA INS CO	AZ	230	112	28,774	12,538	16,236	-61	2,883
MISSION INS CO	CA	1,051	278	557,947	338,463	219,484	19,553	24,123
MISSION NATIONAL INS CO	CA	317	46	268,247	155,283	112,965	8,576	10,923
MONARCH INS CO OF OH	OH	318	473	86,174	66,343	19,831	-15,422	5,496
MORTGAGE GUARANTY INS CORP	WI	3,668	1,731	873,268	689,649	183,619	-19,693	31,893
MOTORS INS CORP	MI	3,736	1,415	1,155,188	826,842	328,346	-2,066	70,432
NATIONAL AMERICAN INS CO	NE	28	0	71,731	45,205	26,526	-212	8,949
NATIONAL AMERICAN INS CO OF NY	NY	345	-159	62,014	42,358	19,656	-4,606	3,706
NATIONAL BONDING & ACCIDENT INS CO	NY	61	9	7,005	4,228	2,778	-1,286	653
NATIONAL CASUALTY CO	MI	455	508	132,998	91,437	41,561	-7,187	8,910
NATIONAL FIRE INS CO OF HARTFORD	CT	2,844	2,837	780,511	690,517	89,994	-44,006	38,516
NATIONAL GENERAL INS CO	MO	2,067	2,128	45,895	34,639	11,256	-6,183	2,567
NATIONAL INDEMNITY CO	NE	738	208	668,041	158,462	509,579	-10,656	17,157
NATIONAL PROPERTY OWNERS INS CO	IN	3	5	13,195	6,910	6,285	-1,807	1,112
NATIONAL SURETY CORP	IL	6,215	3,179	529,196	399,991	129,205	9,414	32,760
NATIONAL UNION FIRE INS CO OF PITTSB	PA	17,580	12,643	1,184,325	997,833	186,493	-10,638	32,096
NATIONWIDE GENERAL INS CO	OH	4,225	3,[illegible]2	19,672	13,825	5,847	-1,579	879
NATIONWIDE PROPERTY & CAS INS CO	UM	1,861	572	7,751	487	7,264	0	591
NEW HAMPSHIRE INS CO	NH	2,029	1,632	962,680	706,013	256,667	-25,810	29,758
NEW YORK UNDERWRITERS INS CO	NY	48	-209	257,021	185,404	71,617	-8,652	19,734
NEWARK INS CO	NJ	106	3	132,180	109,137	23,043	-8,501	9,611
NIAGARA FIRE INS CO	DE	136	149	90,943	70,922	20,021	-5,652	4,134
NORTH AMERICAN CO FOR PROP & CAS INS	NY	0	15	68,736	42,405	26,331	-2,359	5,627
NORTH RIVER INS CO	NJ	2,484	1,042	732,573	599,112	133,461	-27,991	52,379
NORTH STAR REINSURANCE CORP	DE	379	1,175	204,541	155,096	49,446	-7,693	18,855

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1982 - (8000) TABLE NO. 3

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN STOCK								
NORTHBROOK INDEMNITY CO	IL	83	26	15,177	8,878	6,308	0	1,023
NORTHBROOK NATIONAL INS CO	IL	213	158	16,843	10,524	6,319	0	844
NORTHBROOK PROPERTY & CAS INS CO	IL	315	236	103,520	53,602	49,918	-2,718	6,807
NORTHERN ASSURANCE CO OF AMERICA	VT	5,381	3,479	362,846	275,169	87,671	-41,326	36,656
NORTHERN INS CO OF NY	NY	12,678	5,948	28,537	747	27,789	0	2,193
NORTHLAND INS CO	MN	488	92	50,867	21,020	29,847	-204	2,262
NORTHWESTERN NTL CAS CO	WI	4,586	3,271	4,986	1	4,985	0	302
NORTHWESTERN NTL INS CO	WI	8,976	4,488	353,341	282,509	70,832	-9,688	23,977
OCCIDENTAL FIRE & CAS CO OF NC	NC	3,187	1,154	47,302	36,799	10,503	-7,411	2,335
OHIO CASUALTY INS CO	OH	11,498	7,101	888,636	453,852	426,784	-23,939	34,183
OHIO FARMERS INS CO	OH	2	0	256,894	131,906	124,988	-10,967	9,399
OHIO SECURITY INS CO	OH	535	356	16,195	4,448	11,746	221	1,819
OLD REPUBLIC INS CO	PA	594	88	614,819	451,990	162,829	11,107	34,881
OMAHA INDEMNITY CO	NE	622	208	38,558	23,676	14,882	-4,118	3,429
PACIFIC EMPLOYERS INS CO	CA	7,531	3,910	291,737	215,936	75,802	-16,922	18,817
PACIFIC INDEMNITY CO	CA	552	782	377,465	295,028	82,437	-18,545	17,945
PANICO MORTGAGE INS CO	PA	12	0	12,519	5,230	7,289	-602	1,829
PAXTON NATIONAL INS CO	PA	68	3	17,885	12,595	4,489	-767	916
PEERLESS INS CO	NH	683	291	218,588	168,189	50,391	-14,771	17,827
PENINSULAR FIRE INS CO	FL	0	0	50,188	36,575	13,613	-2,860	2,536
PENNSYLVANIA CAS CO	PA	1,484	438	67,565	48,095	19,470	113	4,578
PENNSYLVANIA GENERAL INS CO	PA	3,891	1,389	192,632	98,349	94,283	-5,285	8,814
PENNSYLVANIA MANUFACTURERS ASN INS C	PA	13,223	11,237	862,962	725,097	137,864	7,331	62,711
PETROLEUM CAS CO	TX	98	38	41,572	34,569	7,003	-466	4,843
PHILADELPHIA UNITED FIRE INS CO	PA	20	13	1,144	67	1,076	0	103
PHOENIX ASR CO OF NEW YORK	NH	1,325	947	257,210	179,710	77,500	-15,865	13,987
PHOENIX INSURANCE CO	CT	3,538	2,316	1,108,815	841,037	267,778	-46,656	51,490
PLANET INS CO	NJ	3,542	2,632	50,831	45,236	5,594	-793	1,966
PMI INS CO	CA	56	282	46,413	30,862	15,552	-35,845	2,688
PMI MORTGAGE INS CO	AZ	1,552	789	139,956	109,886	30,070	-2,512	7,595
PRESIDIO INS CO	IN	0	0	30,223	17,239	12,983	-1,784	2,945
PROGRESSIVE AMERICAN INS CO	FL	1,647	723	51,622	36,383	15,239	-2,586	-4,567
PROGRESSIVE CAS INS CO	OH	5,685	3,793	314,989	227,569	87,339	-11,895	12,642
PROGRESSIVE SPECIALTY INS CO	OH	126	55	21,569	15,392	6,177	-1,034	235
PROTECTIVE INS CO	IN	691	168	90,882	63,729	27,152	-997	3,742
PROTECTIVE NATIONAL INS CO OF OMAHA	NE	317	88	27,717	13,442	14,275	1,371	1,726
PROVIDENCE WASHINGTON INS CO	RI	165	23	178,546	120,289	58,257	-5,372	12,692
PROVIDENT GENERAL INS CO	IN	0	0	87,756	73,096	14,660	-6,678	5,941
PRUDENTIAL PROPERTY & CAS INS CO	NJ	10,706	7,688	1,517,337	1,188,748	328,589	-76,489	116,881

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1982 - ($000) TABLE NO. 3

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN STOCK								
PRUDENTIAL REINSURANCE CO	DE	0	-20	1,540,378	1,345,566	194,812	17,774	140,834
PURITAN INS CO	CT	921	335	177,186	100,981	76,205	-13,161	18,738
RANGER INS CO	DE	578	300	220,483	162,484	57,999	-15,234	-1,853
REINSURANCE CORP OF NY	NY	0	0	141,227	104,780	36,447	-11,130	12,666
RELIANCE INS CO	PA	15,514	10,582	1,669,967	1,265,926	404,040	-69,760	100,006
REPUBLIC INS CO	DE	4,414	1,641	520,389	419,959	100,430	-36,287	21,269
REPUBLIC MORTGAGE INS CO	NC	553	193	51,261	35,028	16,232	63	3,243
REPUBLIC WESTERN INS CO	AZ	26	59	106,769	73,078	33,691	581	9,366
RLI INS CO	IL	369	225	34,655	23,571	11,084	-407	1,457
ROCKWOOD INS CO	PA	4,451	2,153	133,775	98,022	35,753	4,720	11,916
ROYAL EXCHANGE A&R OF AM INC	NY	299	62	29,094	17,520	11,574	183	935
ROYAL INDEMNITY CO	DE	952	965	395,218	297,404	97,814	-22,668	26,490
ROYAL INS CO OF AMERICA	IL	15,154	8,773	850,067	675,002	175,065	-52,420	58,447
S&H INS CO	CA	570	392	31,832	22,059	9,773	-2,001	-75
SAFECO INS CO OF AMERICA	WA	8,507	5,169	735,211	548,801	186,410	-8,158	37,491
SAFEGUARD INS CO	CT	533	148	218,241	181,938	36,303	-14,168	16,426
SAINT PAUL FIRE & MARINE INS CO	MN	16,870	6,518	3,863,000	3,032,357	830,643	-93,609	237,879
SAINT PAUL GUARDIAN INS CO	MN	1,464	560	10,770	0	10,770	0	849
SAINT PAUL MERCURY INS CO	MN	4,527	2,046	20,186	1	20,185	0	1,402
SEABOARD SURETY CO	NY	736	-33	100,679	52,989	47,691	504	9,519
SECURITY INS CO OF HARTFORD	CT	1,735	1,558	243,519	168,166	75,353	-12,471	10,879
SELECT INS CO	TX	0	0	79,490	59,124	20,366	-8,151	3,649
SELECT WAY INS CO	NJ	924	223	40,495	29,302	11,193	5,742	2,932
SELECTED RISKS INS CO	NJ	11,548	6,702	333,338	233,050	100,288	-364	21,170
SENTRY INDEMNITY CO	WI	140	9	53,460	43,313	10,147	-2,112	3,774
SOUTH CAROLINA INS CO	SC	461	-1,517	350,391	142,475	207,916	-5,931	18,602
SOUTHERN HOME INS CO	SC	25	16	37,715	20,386	17,329	-1,104	1,883
SOUTHERN INS CO	TX	428	190	15,062	10,350	4,712	905	836
STANDARD FIRE INS CO	CT	9,503	6,207	393,188	322,322	70,866	-23,231	33,476
STATE CAPITAL INS CO	NC	0	0	25,968	18,761	7,208	-491	1,907
STATE FARM FIRE AND CAS CO	IL	53,518	30,753	4,075,599	2,626,157	1,449,442	-2,808	254,631
STATE FARM GENERAL INS CO	IL	1,861	1,443	58,205	49,411	8,793	0	1,990
STATESMAN INS CO	IN	0	0	19,589	13,979	5,610	-1,744	1,125
STONEWALL INS CO	AL	18	0	148,399	96,251	52,148	-15,121	16,015
SUN INS CO OF NY	NY	-29	16	44,608	21,776	22,832	205	2,492
T H E INSURANCE CO	MA	0	0	2,409	119	2,290	-685	501
TARRYTOWN INS CO	NY	0	0	33,037	23,374	9,664	-3,186	2,901
TICOR MORTGAGE INS CO	CA	1,927	645	192,584	147,137	45,447	-3,139	15,719

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1982 - ($000) TABLE NO. 3

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN STOCK								
TRANSAMERICA INS CO	CA	5,394	4,521	996,364	795,870	200,495	-81,665	72,710
TRANSAMERICA PREMIER INS CO	CA	117	-02	94,680	52,099	42,581	828	6,773
TRANSCONTINENTAL INS CO	NY	11	4	148,403	123,880	24,529	-7,766	5,301
TRANSIT CASUALTY CO	MO	3,078	3,083	176,441	132,510	43,931	-5,131	13,359
TRANSPORT INDEMNITY CO	CA	461	147	130,932	98,997	31,935	-3,619	11,430
TRANSPORT INS CO	IA	1,495	1,268	224,231	151,742	72,489	-11,498	31,723
TRANSPORTATION INS CO	IL	7,173	4,371	58,383	41,078	17,224	-2,589	5,038
TRAVELERS INDEMNITY CO	CT	36,494	10,676	5,458,117	4,393,816	1,064,300	-220,175	251,136
TRAVELERS INDEMNITY CO OF AMERICA	GA	2,636	2,134	181,584	144,943	36,601	-11,989	8,373
TRAVELERS INDEMNITY CO OF RI	RI	2,483	1,821	595,988	487,506	108,481	-28,309	62,950
TRAVELERS INS CO (ACCIDENT DEPT)	CT	10,507	8,129	17,440,305	16,736,425	703,881	0	1,655
TWIN CITY FIRE INS CO	MN	10,638	6,862	194,771	69,489	35,282	-3,245	8,091
UNDERWRITERS INS CO	IL	1,014	1,024	36,044	28,852	9,192	-7,094	1,956
UNITED EQUITABLE INS CO	IL	689	251	37,179	29,940	7,240	-230	2,676
UNITED FIRE INS CO	NY	35	6	5,657	4,340	1,317	-3,522	-2,600
UNITED GTY RESIDENTIAL INS CO OF IA	IA	718	244	183,985	144,565	39,420	-5,979	9,626
UNITED GTY RESIDENTIAL INS CO OF NC	NC	12	-3	25,956	10,288	15,667	-104	2,084
UNITED GUARANTY COML INS CO OF IA	IA	5	-10	8,195	2,755	5,440	475	452
UNITED PACIFIC INS CO	WA	9,651	4,504	189,447	141,917	47,530	-7,927	20,100
UNITED STATES FIRE INS CO	NY	6,024	4,209	1,532,542	1,272,599	259,943	-63,837	80,152
UNITED STATES LIABILITY INS CO	PA	3	-10	42,067	14,813	27,254	313	2,267
UNIVERSAL REINSURANCE CORP	NJ	631	247	183,320	119,586	63,734	-20,413	11,403
USAA CAS INS CO	TX	1,344	816	251,132	174,259	76,873	2,284	18,463
VALIANT INS CO	IA	1,911	1,290	4,681	78	4,602	0	277
VALLEY FORGE INS CO	PA	10,868	8,971	146,251	123,567	22,683	-7,766	5,236
VANGUARD INS CO	TX	323	183	13,675	862	12,813	429	904
VEREX ASSURANCE INC	MI	1,440	192	210,263	181,260	29,004	-15,611	14,980
VIGILANT INS CO	NY	2,381	1,237	246,268	192,070	54,198	-12,222	20,662
VIRGINIA SURETY CO INC	IL	307	57	56,779	45,980	10,799	652	2,106
VISTA INS CO	MI	0	0	8,160	23	8,137	-34	202
WASHINGTON INTERNATIONAL INS CO	AZ	334	133	8,616	5,761	2,855	-509	634
WAUSAU UNDERWRITERS INS CO	WI	2,336	1,817	89,098	71,217	17,881	-2,423	5,378
WEST AMERICAN INS CO	CA	12,007	6,850	771,895	482,161	289,734	-4,639	45,759
WESTCHESTER FIRE INS CO	NY	739	348	734,748	598,050	136,699	-28,014	51,357
WESTERN CASUALTY & SURETY CO	KS	0	0	542,986	318,475	224,511	-9,465	22,881
WESTERN EMPLOYERS INS CO	CA	38	0	145,709	106,742	38,968	931	9,524
WESTERN SURETY CO	SD	722	101	54,252	30,740	23,512	3,694	3,141
WESTFIELD INS CO	OH	0	0	154,681	100,006	54,615	-8,773	8,509

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1982 - ($000) TABLE NO. 3

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN STOCK								
WESTMORELAND CAS CO	PA	96	25	37,116	30,810	6,305	303	2,537
YASUDA FIRE & MARINE INS CO OF AM	NY	0	0	40,013	21,188	18,825	-2,169	2,995
YORKTOWN INDEMNITY CO	IL	88	0	5,729	2,714	3,016	-678	468
ZURICH AMERICAN INS CO OF IL	IL	349	196	14,950	8,832	6,118	-381	1,971
*TOTALS		1,226,103	783,810	50,629,637	15,823,302	34,806,261	-5,087,810	8,867,185

	Direct Premiums Written		Direct Losses Incurred		Admitted Assets	Liabilities	Capital and Surplus	Gain From Underwriting	Gain From Investments
Allied Insurance Company	$ -		$ -		$ 50,365	$ 36,600	$ 13,765	$(-) 2,920	$ 3,562
Amalgated Casualty Ins. Co.		545		655	5,987	3,901	2,086	(-) 2,015	521
American Empire Insurance Company	-		-		7,494	1,351	6,143	(-) 615	835
American Fidelity Company	-		-		6,936	-	6,936	-	357
American Independent Reinsurance Company	-		-		80,053	53,073	26,980	(-) 8,590	6,837
Automobile Club Insurance Company	-		-		37,853	20,759	17,094	237	1,949
Christiana General Insurance Corp.	-		-		54,509	32,688	21,841	(-) 3,899	3,248
Commercial Union Custom Ins. Company	-		-		5,827	1	5,826	-	560
Continental Heritage Ins. Company	-		-		1,109	386	723	(-) 20	101
C U Quality Ins. Company	-		-		6,318	1	6,317	-	609
Farmers Fire Insurance Company	-	126		86	7,841	4,185	3,656	154	558
Harwoco Insurance Company	-		-		652,048	548,392	103,656	(-) 15,146	63,581
HEritage Indemnity Company	-		-		3,315	745	2,569	(-) 246	308
Inland National Ins. Company	-		-		10,981	1	10,980	-	563
Insurance Corporation of Hannover	-		-		35,116	17,322	17,794	(-) 820	2,478
Interstate Indemnity Company	-		-		17,656	9,214	8,442	140	618
Lincoln General Insurance Company	-		-		1,735	678	1,057	(-) 10	91
Lincoln National Health & Casualty Co.	-		-		33,556	26,439	7,117	(-) 1,124	3,932
Metropolitan General Ins. Company	-		-		4,485	225	4,260	(-) 26	521
Middlesex Insurance Company	-		-		111,706	88,257	23,449	(-) 4,224	6,071
Millers National Ins. Company	-		-		26,185	15,897	10,288	(-) 2,050	1,365
Montgomery Ward Insurance Company	-		-		86,773	51,771	35,002	(-) 9,271	5,140
Motor Club of America Ins. Company	-		-		63,508	52,482	11,026	602	6,314
National Exce-e Insurance Company	-		-		11,938	5,913	6,025	(-) 586	595
National Reinsurance Company	-		-		312,490	240,110	72,380	(-) 19,670	30,510
New England Reinsurance Corp.	-		-		3,911	-	3,911	-	247
New Hampshire Indemnity Company	-		-		207,227	170,111	37,117	(-) 5,252	10,913
North American Reinsurance Corp.	-		-		883,188	758,955	124,243	(-) 19,797	52,909
Northbrook Indemnity Corp.		.83		36	18,177	8,870	6,307	-	1,023
Prudential Commercial Ins. Company	-		-		7,804	818	6,986	(-) 268	723
Prudential General Ins. Co.	-		-		11,961	3,643	8,318	(-) 297	1,120
Signet Reinsurance Company	-		-		38,404	23,981	11,423	(-) 602	2,009
Standard Guaranty Ins. Corp.	-		-		44,366	22,330	22,036	1,409	4,244
Trans-Pacific Insurance Co.	-		-		5,599	328	5,271	(-) 20	589
ULICO Casualty Company	-		-		7,804	1,779	5,825	100	683
Union Standard Insurance Company	-		-		37,902	27,746	10,156	(-) 1,235	3,990
Universal Underwriters Ins. Co.	-		-		183,330	119,596	63,734	(-) 20,413	11,402
Totals	$	263	$	767	$ 3,079,256	$ 2,350,518	$ 728,738	$(-)115,760	$ 220,144

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1982 - ($000) TABLE NO. 4

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN MUTUAL								
ABBEY CASUALTY INS CO OF DC	DC	2	6	1,495	754	741	-182	126
ALLEGHENY MUTUAL CAS CO	PA	700	0	3,318	1,166	2,152	3	498
ALLENDALE MUTUAL INS CO	RI	1,951	290	762,029	506,211	255,818	-34,366	60,492
AMALGAMATED CAS INS CO	DC	545	655	5,987	3,901	2,086	-2,016	521
AMERICAN HARDWARE MUTUAL INS CO	MN	629	329	198,515	143,476	55,039	-11,347	12,933
AMERICAN MANUFACTURERS MUTUAL INS CO	IL	1,471	883	198,335	114,852	83,483	-5,458	18,077
AMERICAN MUTUAL INS CO OF BOSTON	MA	2,632	1,918	120,214	98,035	22,178	-4,677	10,073
AMERICAN MUTUAL LIABILITY INS CO	MA	3,477	2,149	492,693	402,580	90,113	-13,707	38,236
AMICA MUTUAL INS CO	RI	4,950	2,263	507,049	325,351	182,499	29,195	34,905
ARKWRIGHT BOSTON MFRS MUTUAL INS CO	MA	5,519	284	730,265	355,115	375,150	-23,458	13,670
ATLANTIC MUTUAL INS CO	NY	1,522	642	867,031	347,629	119,402	-22,444	29,893
BANKERS MUTUAL INS CO	DC	1,070	411	2,444	1,693	751	44	143
CAMBRIDGE MUTUAL FIRE INS CO	MA	686	195	81,993	44,658	37,335	504	4,189
CENTRAL MUTUAL INS CO	OH	299	145	224,480	167,322	57,078	-13,374	13,406
CHESTER COUNTY MUTUAL INS CO	PA	253	105	8,605	3,970	4,635	71	643
COVENANT MUTUAL INS CO	CT	33	21	63,937	35,198	28,740	-1,661	1,541
ELECTRIC MUTUAL LIABILITY INS CO	MA	2,139	1,077	443,686	360,594	83,092	47,225	38,017
EMPLOYERS INS OF WAUSAU A MUTUAL CO	WI	9,793	3,623	2,435,241	1,883,832	551,409	-57,837	175,665
EMPLOYERS MUTUAL CAS CO	IA	76	16	366,304	253,972	112,332	-20,788	19,497
FARMERS FIRE INS CO	PA	126	.86	7,041	4,185	3,655	-154	558
FARMERS MUTUAL INS CO OF DE	DE	19	0	5,255	2,283	2,972	-76	386
FEDERATED MUTUAL INS CO	MN	27	1	467,583	273,010	194,573	3,560	29,487
FLORISTS MUTUAL INS CO	IL	371	118	35,745	17,360	18,384	1,771	1,896
GRAPHIC ARTS MUTUAL INS CO	NY	1,037	715	41,013	31,658	9,356	-787	2,853
GREATER NEW YORK MUTUAL INS CO	NY	101	-174	193,137	134,557	58,580	-4,386	16,499
HARLEYSVILLE MUTUAL INS CO	PA	17,793	12,973	463,145	346,131	117,014	-13,737	29,151
HOME MUTUAL INS CO OF BINGHAMTON NY	NY	23	11	9,372	6,925	2,447	-522	678
IDEAL MUTUAL INS CO	NY	1,714	684	169,263	153,314	15,949	-2,851	4,927
JEWELERS MUTUAL INS CO	WI	234	38	11,480	7,946	3,533	58	486
LIBERTY MUTUAL FIRE INS CO	MA	43,467	33,450	737,983	597,727	140,256	-33,876	52,559
LIBERTY MUTUAL INS CO	MA	13,004	13,394	6,610,097	5,471,930	1,138,166	-304,705	466,442
LITITZ MUTUAL INS CO	PA	589	354	28,777	10,227	18,551	-489	1,762
LUMBER MUTUAL INS CO	MA	9	0	57,546	36,605	20,941	91	3,815
LUMBERMENS MUTUAL CAS CO	IL	12,014	9,528	2,132,050	1,322,310	809,740	-57,004	172,230
LUMBERMENS MUTUAL INS CO	OH	662	263	115,305	87,225	28,080	-8,599	6,516
MENNONITE MUTUAL INS ASN	PA	34	11	1,258	131	1,127	103	129
MERCHANTS & BUSINESS MENS M I C	PA	317	72	18,856	7,419	11,437	2,088	1,016
MERCHANTS MUTUAL INS CO	NY	324	94	176,399	157,624	18,775	-10,063	10,881
MERRIMACK MUTUAL FIRE INS CO	MA	642	193	141,750	56,586	85,364	756	6,286

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1982 - ($000) TABLE NO. 4

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN MUTUAL								
MICHIGAN MUTUAL INS CO	MI	112	28	626,922	481,346	145,577	-40,262	43,105
MIDWEST MUTUAL INS CO	IA	55	-11	25,881	16,534	9,347	-2,675	2,133
MILLERS MUTUAL INS CO	PA	535	35	18,465	5,772	12,692	653	953
MILLERS NATIONAL INS CO	IL	0	0	26,185	15,897	10,288	-2,050	1,385
MUTUAL BENEFIT INS CO	PA	352	123	14,958	4,940	10,018	-448	1,001
MUTUAL PROTECTIVE INS CO	NE	56	40	31,248	20,949	10,299	-1,316	1,068
NATIONAL CHIROPRACTIC MUTUAL INS CO	IA	52	26	22,950	14,835	8,114	890	1,844
NATIONAL GRANGE MUTUAL INS CO	NH	3,109	2,119	178,563	136,205	42,158	-10,496	10,129
NATIONWIDE MUTUAL FIRE INS CO	OH	23,345	13,592	539,910	360,301	179,609	-33,897	33,380
NATIONWIDE MUTUAL INS CO	OH	88,928	59,426	3,417,674	2,268,329	1,149,345	-208,023	181,388
OLD GUARD MUTUAL INS CO	PA	9	0	14,401	8,142	6,260	1,187	677
PAWTUCKET MUTUAL INS CO	RI	111	50	36,390	16,914	19,476	2,557	2,584
PENN MUTUAL FIRE INS CO	PA	1,605	716	15,031	8,786	6,245	-487	1,155
PENNSYLVANIA LUMBERMENS MUTUAL INS	PA	483	26	43,024	13,549	30,275	-652	3,431
PENNSYLVANIA MILLERS MUTUAL INS CO	PA	163	156	48,820	23,911	24,909	-1,766	3,490
PENNSYLVANIA NTL MUTUAL CAS INS CO	PA	13,466	8,253	371,574	279,397	92,177	-9,276	27,707
PHILADELPHIA MANUFACTURERS MU I C	PA	273	332	141,203	112,859	28,344	-12,265	9,169
PREFERRED RISK MUTUAL INS CO	IA	592	405	183,376	113,332	70,044	-12,125	11,135
PROTECTION MUTUAL INS CO	IL	531	120	463,860	318,013	145,847	-29,576	24,507
PUBLIC SERVICE MUTUAL INS CO	NY	491	579	329,993	268,893	61,100	-7,218	23,153
SENTRY INS A MUTUAL CO	WI	4,414	3,889	888,913	642,406	246,506	-30,630	57,082
SHELBY MUTUAL INS CO OF SHELBY OH	OH	348	164	201,910	155,150	46,760	-15,803	12,671
STATE AUTOMOBILE MUTUAL INS CO	OH	13,093	8,393	324,450	186,380	138,070	-26,260	24,416
STATE FARM MUTUAL AUTOMOBILE INS CO	IL	150,492	108,481	13,196,657	6,375,819	6,820,838	62,214	542,388
TRI COUNTY MENNONITE MUTUAL INS CO	PA	53	33	1,175	63	1,112	37	116
UNIGARD MUTUAL INS CO	WA	80	5	425,677	354,221	71,456	-35,932	32,310
UTICA FIRE INS CO OF ONEIDA CTY NY	NY	0	0	12,387	9,626	2,762	-811	1,029
UTICA MUTUAL INS CO	NY	3,569	1,176	573,417	460,487	112,929	-12,046	10,131
WHITE HALL MUTUAL INS CO	PA	77	3	3,857	2,270	1,586	-318	258
WINDSOR MOUNT JOY MUTUAL INS CO	PA	604	274	4,772	2,408	2,365	-80	415
*TOTALS		437,272	294,848	40,722,439	26,452,996	14,269,441	-991,737	2,379,091

PROPERTY AND CASUALTY (FOREIGN MUTUALS) TABLE 4A

	Direct Written Premium	Direct Losses Incurred	Admitted Assets	Liabilities	Surplus	Underwriting Income	Investment Gain or Loss
Everett Cash Mutual Ins. Company	-	-	$ 5,375	$ 3,216	$ 2,159	$(-) 41	$ 288
Excess Mutual Reinsurance Company	-	-	11,298	6,097	5,201	816	770
Grain Dealers' Mutual Ins. Co.	-	-	73,262	47,090	26,172	(-) 2,321	5,936
Mutual Service Casualty Ins. Company	-	-	167,846	119,005	48,841	(-) 11,827	11,488
Paradise Mutual Insurance Company	-	-	2,633	661	1,972	(-) 82	183
Shelter Mutual Insurance Company	-	-	350,738	188,980	161,758	(-) 32,116	21,899
Virginia Mutual Insurance Company	-	-	14,020	9,117	4,903	(-) 614	931
Totals	-	-	$ 625,172	$ 374,166	$251,006	$(-) 46,185	$ 41,477

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1982 - ($000) TABLE NO. 5

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
ALIEN								
ALLIANCE ASSURANCE CO LTD US BR	NY	12	-1	80,927	48,355	32,572	-2,214	6,071
BELGIAN GEN INS CO US BR	NY	0	0	17,481	9,289	8,192	-611	1,050
COLONIA INS CO	NY	42	30	25,259	16,063	9,196	-946	2,176
LONDON ASSURANCE US BR	NY	0	0	115,910	73,129	42,782	-3,826	8,242
NETHERLANDS INS CO	NH	0	0	29,195	20,147	9,048	-1,730	2,805
NICHIDO F & M INS CO LTD	NY	5	-1	21,149	12,165	8,984	-823	1,992
SEA INS CO LTD US BR	NY	176	78	81,877	55,969	25,107	-2,433	6,146
SUN INS OFFICE LTD US BR	NY	68	13	123,399	81,185	42,214	-5,161	9,312
TAISHO MAR & FIRE INS CO LTD US BR	NY	0	0	34,096	16,498	17,598	-2,722	3,514
TOKIO MARINE & FIRE INS CO LTD US BR	NY	224	71	169,218	108,411	60,807	-7,532	8,786
ZURICH INS CO US BR	NY	7,389	5,167	928,522	768,578	159,944	-57,181	65,203
*TOTALS		7,966	5,357	1,626,235	1,209,789	416,444	-85,179	115,297

ALIEN INSURERS

TABLE 5A

	Direct Premium Written	Direct Losses Incurred	Admitted Assets	Liabilities	Surplus	Underwriting Income	Investment Gain or Loss
Abeille Paix General Ins. Company	$ -	$ -	14,471	7,419	7,052	$(-) 1,123	$ 1,228
General Ins. Co. of Trieste & Venice	-	-	52,189	36,645	15,544	(-) 2,826	3,517
Munich Reinsurance Company	-	-	208,921	153,007	55,914	(-) 12,250	20,206
Nippon Fire & Marine Ins. Co. Ltd.	-	-	12,944	6,126	6,818	(-) 290	1,099
Totals	$ -	$ -	$ 288,525	$ 203,197	$85,328	(-) 16,489	$ 26,050

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1982 - ($000) TABLE NO. 6

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
FOREIGN INTER - INSURERS & RECIPROCAL EXCHANGES								
CANNERS EXCHANGE SUBSCRIBERS	IL	535	-265	14,886	7,489	7,397	-232	804
CASUALTY RECIP EXCHANGE	MO	2,862	700	93,922	72,413	21,509	5,026	4,090
ERIE INS EXCHANGE	PA	36,586	21,525	623,663	453,210	170,452	-2,624	41,304
FARMERS INS EXCHANGE	CA	0	0	2,809,983	2,051,744	758,239	-223,525	141,041
LUMBERMENS UNDERWRITING ALLIANCE	MO	359	-5	118,058	61,662	56,396	-1,628	6,935
NATIONAL FIRE & INDEMNITY EXCHANGE	MO	50	13	3,266	1,519	1,748	221	257
NATIONAL INS UNDERWRITERS	MO	248	27	14,215	11,711	2,504	43	515
RECIPROCAL EXCHANGE	MO	0	131	38,188	28,006	10,182	2,286	2,060
SOUTHERN STATES INS EXCHANGE	VA	716	320	10,771	3,929	6,841	1,814	844
STATE AUTO INS ASN	IN	0	0	40,732	32,994	7,737	-4,264	3,900
TRUCK INS EXCHANGE	CA	48	11	861,152	712,321	148,831	-71,856	44,186
UNITED SERVICES AUTOMOBILE ASN	TX	34,168	19,475	1,948,701	1,051,455	897,246	103,189	112,952
UNIVERSAL UNDERWRITERS INS CO	MO	5,511	2,615	298,229	158,032	140,197	14,498	10,750
WARNER RECIPRUCAL INSURERS	IL	92	19	7,013	4,207	2,806	-828	465
*TOTALS		81,175	45,096	6,882,779	4,650,692	2,232,085	-177,874	378,903

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1982 - ($000) TABLE NO. 6A

COMPANY NAME	DOM	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDER-WRITING	GAIN FROM INVEST-MENTS
AUTOMOBILE INSURANCE PLAN								
MARYLAND AUTOMOBILE INS FUND	MD	38,048	35,464	20,360	56,110	-35,750	-11,090	2,048
*TOTALS		38,048	35,464	20,360	56,110	-35,750	-11,090	2,048

DOMESTIC AND FOREIGN TITLE COMPANIES - 12/31/82

Maryland Business 1982 ($000) TABLE NO. 7

	Admitted Assets	Liabilities (except capital)	Policyholders Surplus	Direct Premium Written	Direct Losses Paid	Direct Losses Incurred
District Realty Title Ins. Corp.	$ 10,333,287	$ 5,742,886	$ 4,590,401	$ 1,562,400	$	$
Safeco Title Ins. Co. of Md.	11,770,338	6,598,930	5,171,408	3,132,033	21,164	3,394
Security Title Guarantee Corp. of Balto.	4,276,329	1,559,555	2,716,773	1,030,410	57,133	(-) 14,100
Total Domestic Companies	$ 26,379,954	$ 13,901,371	$ 12,478,583	$ 5,726,843	$ 78,297	$ (-) 10,706
Foreign Companies						
American Title Insurance Company	$ 38,461,315	$ 29,029,885	$ 9,431,430	$ 122,196	$ -	$ (-) 100
Berks Title Insurance Company	10,234,565	2,404,536	7,820,029	377,376	(-) 339	4,649
Chicago Title Insurance Company	126,899,290	92,549,773	34,049,517	600,129	113,771	141,813
Columbia Real Estate Title Ins. Co.	3,604,551	1,824,555	1,779,996	739,842	22,803	14,683
Commonwealth Land Title Ins. Co.	81,928,657	50,470,144	31,458,513	1,493,538	1,908	(-) 6,160
Continental Title Ins. Co.	4,208,372	1,951,443	2,256,929	32,820	-	-
First American Title Insurance Co.	73,516,345	38,428,916	35,087,429	733,996	47,990	69,550
First American Title Ins. Co. of Mid-America	16,732,702	9,805,977	6,926,725	2,641	-	-
Industrial Valley Title Insurance Co.	22,383,496	5,916,119	16,467,377	217,649	-	-
Jefferson-Pilot Title Ins. Company	9,629,281	1,080,990	8,548,290	834	-	-
Lawyers Title Ins. Corp.	105,284,914	73,399,912	31,885,002	1,376,112	21,738	373,575
National Attorney Title Ins. Co.	4,024,713	2,608,292	1,418,421	-	-	-
Pioneer National Title Ins. Co.	144,237,733	97,082,567	47,155,166	1,839,350	75,565	103,347
Security Title and Guaranty Co.	20,796,177	7,644,403	13,150,774	4,534	-	-
Stewart Title Guranty Co.	38,529,096	24,903,191	13,625,904	339,075	17,212	(-) 13,374
Title Ins. Co. of Minnesota	50,187,647	36,436,998	13,750,649	19,112	75	(-) 7,875
Title Ins. Corp. of Pennsylvania	4,750,712	2,122,459	2,928,253	5,400	-	-
USLIFE Title Ins. Co. of New York	26,783,766	23,322,261	3,551,507	553,090	84,494	98,344
Total Foreign Companies	$ 782,182,332	$ 501,190,421	$ 280,991,911	$ 385,278	$ 385,278	$ 774,542
Total All Companies	$ 808,562,286	$ 515,091,792	$ 293,470,494	$ 463,575	$ 463,575	$ 783,836

HEALTH MAINTENANCE ORGANIZATION (HMO)

TABLE NO. 8

Company	Admitted Assets	Liabilities (except capital)	Policyholders Surplus	Total Income	Total Expenses
Chesapeake Health Plan, Inc.	$ 349,109	$ 268,259	$ 80,850	$ 1,940,365	$ 1,910,228
Clinical Associates-P.A.	1,321,084	783,697	537,387	4,607,923	4,267,602
Columbia Medical Plan, Inc.	3,683,763	3,474,368	189,395	14,631,051	14,807,127
Constant Care Community Health Center, Inc.	2,720,556	941,852	1,778,705	5,027,129	4,564,947
Delmarva Health Care Plan, Inc.	16,763	1,524	15,239	22,755	25,954
Free State Health Plan, Inc.	2,843,226	3,304,655	(-) 661,429	5,083,921	5,628,280
George Washington University Health Plan, Inc.	3,026,156	1,538,540	1,487,616	14,584,645	14,834,890
Greater Dundalk Medical Plan, Inc.	67,244	25,256	41,988	320,440	301,883
Group Health Assoc., Inc.	34,842,519	16,295,401	18,547,118	78,703,547	80,930,178
Healthplus, Inc.	1,112,191	917,357	194,834	5,993,494	7,030,525
Kaiser Georgetown Community Health Plan, Inc.	11,257,425	10,083,498	1,173,927	39,426,931	38,692,335
MD-Individual Practice Assoc.-Inc.	394,768	397,597	(-) 2,829	2,822,366	3,283,243
Metropolitan Baltimore Health Care, Inc.	895,903	895,149	100,759	7,762,635	8,451,391
West Baltimore Community Health Care Corp.	1,634,487	1,468,549	165,938	4,920,504	4,941,959
Totals	$ 64,045,199	$ 40,395,702	$ 23,649,497	$183,857,706	$230,550,552

TABLE NO. 9

Non-Profit Companies	Admitted Assets	Liabilities (except capital)	Policyholders Surplus	Direct Premium Written	Direct Losses Paid	Direct Losses Incurred
Blue Cross of Maryland, Inc.	$ 149,632,292	$ 95,798,860	$ 53,833,432	$ 518,655,570	$ 497,953,475	$500,185,198
Blue Shield of Maryland, Inc.	91,883,463	61,298,586	30,584,877	215,385,144	187,607,433	194,035,438
Consumer Dental Care Company	103,386	6,623	98,763	117,324	-	-
Denta-Chek of Maryland, Inc.	103,897	14,370	89,527	109,389	-	-
Denticare of Maryland, Inc.	176,831	93,417	83,414	720,380	481,318	481,318
Group Hospitalization, Inc.	276,104,191	202,442,113	73,662,078	402,537,704	365,151,809	377,836,209
Medical Service of the District of Columbia	118,567,183	80,422,506	38,144,677	312,530,536	273,172,239	281,302,414
Mid-Atlantic Vision Service Plan, Inc.	379,235	156,264	222,971	566,263	248,368	248,368
Landmark	245,302	115,197	130,105	1,066,545	686,571	769,273
Dental Plan of America	101,963	3,966	97,987	-	-	-
Totals	$ 637,297,733	$ 440,351,902	$ 196,945,731	$ 1,451,688,855	$1,325,303,238	$1,355,358,238

1982 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000)

TABLE NO. 10

DOMESTIC

COMPANY NAME	CODE	DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
AMERICAN HEALTH & LIFE INS CO	60518	MD	377,085	291,151	82,654	3,764	406	976	0	5,146
ANNAPOLIS LIFE INS CO	60232	MD	5,102	2,626	1,976	0	0	0	0	0
BALTIMORE LIFE INS CO	61212	MD	258,938	237,866	21,071	2,343	0	62	113	2,518
BELL NATIONAL LIFE INS CO	92517	MD	2,936	749	1,887	701	0	0	0	701
CHESAPEAKE LIFE INS CO	61832	MD	55,446	51,623	2,377	4,231	0	1	357	4,589
FIDELITY & GUARANTY LIFE INS CO	63274	MD	292,743	248,960	41,783	1,627	1	1,031	0	2,659
HOME MUTUAL LIFE INS CO	64459	MD	39,976	33,962	6,014	2,478	0	43	1,029	3,550
LIFE OF MARYLAND INC	93254	MD	18,251	14,225	2,026	867	0	0	0	867
MONUMENTAL GENERAL INS CO	63444	MD	24,627	18,829	6,619	113	1,694	44	0	1,851
MONUMENTAL LIFE INS CO	66281	MD	614,258	550,179	58,864	13,475	0	1,788	978	14,241
SUN LIFE INS CO OF AMERICA	69256	MD	529,326	493,545	30,144	19,036	0	0	1,585	20,621
TRANS GENERAL LIFE INS CO	69515	MD	7,701	2,426	4,025	9	0	0	0	9
UNION LABOR LIFE INS CO	69744	MD	1,033,641	1,001,955	29,423	49	0	558	0	607
13 COMPANIES TOTAL:			3,259,910	2,946,096	279,454	48,693	2,101	4,503	4,062	59,359

1982 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000)

TABLE NO. 10 CONTINUED

DOMESTIC

COMPANY NAME	DIRECT CLAIMS AND BENEFITS PAID: ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H: PREMIUM	A&H: LOSSES
AMERICAN HEALTH & LIFE INS CO	1,280	395	589	0	2,265	1,995	1,561
ANNAPOLIS LIFE INS CO	0	0	0	0	0	0	0
BALTIMORE LIFE INS CO	2,946	0	36	471	3,454	68	14
BELL NATIONAL LIFE INS CO	3	0	0	0	3	3	1
CHESAPEAKE LIFE INS CO	2,591	0	0	87	2,678	254	199
FIDELITY & GUARANTY LIFE INS CO	329	133	960	0	1,421	1,453	1,287
HOME MUTUAL LIFE INS CO	1,037	0	0	499	1,536	8	0
LIFE OF MARYLAND INC	0	0	0	0	0	8	0
MONUMENTAL GENERAL INS CO	53	1,114	92	0	1,260	625	270
MONUMENTAL LIFE INS CO	7,753	0	2,268	1,712	11,732	2,243	1,527
SUN LIFE INS CO OF AMERICA	7,428	0	0	1,280	8,708	474	308
TRANS GENERAL LIFE INS CO	20	0	0	0	20	1	0
UNION LABOR LIFE INS CO	82	0	1,341	0	1,423	2,764	2,396
13 COMPANIES TOTAL:	23,523	1,642	5,286	4,049	34,501	9,874	7,563

1982 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000)

TABLE NO. 10 CONTINUED

DOMESTIC

COMPANY NAME	IN FORCE, DECEMBER 31, 1982 ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL
AMERICAN HEALTH & LIFE INS CO	404,606	48,615	109,992	0	563,293
ANNAPOLIS LIFE INS CO	0	0	0	0	0
BALTIMORE LIFE INS CO	165,025	0	6,147	16,061	188,034
BELL NATIONAL LIFE INS CO	37,035	0	0	0	37,035
CHESAPEAKE LIFE INS CO	149,245	0	2,337	11,606	163,188
FIDELITY & GUARANTY LIFE INS CO	107,630	41	239,954	0	347,626
HOME MUTUAL LIFE INS CO	95,902	0	2,165	28,135	126,202
LIFE OF MARYLAND INC	5,325	0	0	0	5,325
MONUMENTAL GENERAL INS CO	13,630	345,489	20,544	0	339,663
MONUMENTAL LIFE INS CO	750,486	0	441,548	57,316	1,249,350
SUN LIFE INS CO OF AMERICA	606,473	0	77,684	61,750	745,907
TRANS GENERAL LIFE INS CO	539	0	0	0	539
UNION LABOR LIFE INS CO	1,662	0	94,899	0	96,581
13 COMPANIES TOTAL:	2,338,258	354,145	995,270	174,868	3,862,543

1982 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000)

TABLE NO. 11

COMPANY NAME	CODE	FOREIGN DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
AAA LIFE INS CO	71854	UC	12,665	7,595	5,069	12	0	0	0	12
ACACIA MUTUAL LIFE INS CO	60038	UC	829,600	755,709	74,091	5,505	0	0	0	5,505
ACACIA NATIONAL LIFE INS CO	85685	VA	61,253	55,900	4,353	3,809	0	64	0	3,874
ACADEMY LIFE INS CO	60046	CO	85,329	81,020	3,209	2,198	0	205	0	2,403
AETNA LIFE INS & ANNUITY CO	80509	CT	2,594,751	2,377,423	216,228	1,729	0	259	0	1,988
AETNA LIFE INS CO	60054	CT	28,551,098	27,484,665	1,025,667	4,680	149	10,754	0	15,584
AETNA LIFE INS CO OF ILLINOIS	70700	IL	77,958	58,688	19,271	0	0	0	0	0
AGWAY LIFE INS CO	82888	NY	17,854	7,863	7,791	3	0	0	0	3
AIG LIFE INS CO	66842	PA	201,011	191,644	6,867	521	1	1	0	523
ALEXANDER HAMILTON LIFE INS CO OF	80358	MI	619,656	534,404	81,502	878	440	0	0	1,318
ALL AMERICAN ASM CO	60292	NC	67,235	55,893	9,766	345	-4	0	0	341
ALL AMERICAN LIFE INS CO	60097	IL	660,686	595,649	61,056	921	0	827	0	1,748
ALLSTATE LIFE INS CO	60186	IL	1,556,324	1,279,579	276,745	3,571	20	539	0	4,129
AM LIFE INS CO	60003	TA	37,105	25,772	9,853	80	0	210	0	290
AMERICAN AGENCY LIFE INS CO	92894	GA	51,937	40,310	5,339	2,380	0	20	0	2,400
AMERICAN AMICABLE LIFE INS CO	69655	TX	461,020	420,234	50,791	272	0	156	0	429
AMERICAN BANKERS LIFE ASM CO OF F	60275	FL	280,931	262,988	13,471	266	669	688	0	1,625
AMERICAN CAPITAL LIFE INS CO	60283	OC	5,785	5,108	401	174	0	0	0	174
AMERICAN CONTINENTAL LIFE INS CO	74284	NV	7,196	4,568	1,428	0	0	0	0	0
AMERICAN DEFENDER LIFE INS CO	60321	NC	83,136	75,351	6,584	474	0	0	0	474
AMERICAN FAMILY LIFE ASM CO OF CO	60380	GA	732,090	687,040	41,335	2	0	34	0	36
AMERICAN FIDELITY ASM CO	60410	OK	295,541	253,408	40,134	3	0	3	0	6
AMERICAN FIDELITY LIFE INS CO	60429	FL	155,822	141,140	13,203	422	0	0	0	422
AMERICAN GENERAL LIFE INS CO OF D	60453	DE	1,048,423	906,276	136,146	4,281	0	138	4	4,424
AMERICAN GENERAL LIFE INS CO OF N	67571	NY	280,043	251,971	28,072	49	0	0	0	49
AMERICAN HERITAGE LIFE INS CO	60534	FL	231,595	201,104	28,978	1,216	3	248	0	1,467
AMERICAN INCOME LIFE INS CO	60577	IN	196,736	179,217	16,784	916	0	0	0	916
AMERICAN INVESTORS LIFE INS CO	60631	KS	24,358	20,378	2,211	10	0	0	0	10
AMERICAN LIFE & ACC INS CO OF KY	60666	KY	89,719	57,666	29,953	0	0	0	0	0
AMERICAN LIFE & CASUALTY INS CO	60682	MO	162,688	149,835	11,554	6	0	1	0	7
AMERICAN LIFE INS CO OF NEW YORK	60704	NY	53,502	40,646	11,556	30	0	0	0	30
AMERICAN NATIONAL INS CO	60739	TX	2,761,559	2,291,250	419,477	2,089	-153	2	3	1,941
AMERICAN NATIONAL LIFE INS CO OF	71773	TX	19,866	6,950	9,416	2	0	0	0	2
AMERICAN PIONEER LIFE INS CO	60763	FL	15,775	12,671	1,896	19	0	6	0	25
AMERICAN PROGRESSIVE L&H I C OF N	80624	NY	10,210	5,669	3,921	0	0	0	0	0
AMERICAN REPUBLIC INS CO	60836	IA	145,675	119,531	25,945	130	0	0	0	130
AMERICAN STATES LIFE INS CO	60879	IN	144,492	122,752	19,472	23	0	2	0	25
AMERICAN UNITED LIFE INS CO	60895	IN	1,728,673	1,639,496	88,676	240	0	0	0	240
AMICA LIFE INS CO	72222	RI	14,117	6,852	6,265	12	0	6	0	18

1982 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000)

TABLE NO. 11 CONTINUED

FOREIGN

COMPANY NAME	DIRECT CLAIMS AND BENEFITS PAID: ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H: PREMIUM	A&H: LOSSES
AAA LIFE INS CO	0	0	0	0	0	414	116
ACACIA MUTUAL LIFE INS CO	9,107	0	12	0	9,119	39	28
ACACIA NATIONAL LIFE INS CO	1,272	0	317	0	1,589	0	0
ACADEMY LIFE INS CO	235	0	3	0	238	1,097	672
AETNA LIFE INS & ANNUITY CO	3,476	0	1,705	0	5,181	0	0
AETNA LIFE INS CO	6,822	98	29,483	0	35,603	48,837	44,435
AETNA LIFE INS CO OF ILLINOIS	0	0	116	0	116	1	5
AGWAY LIFE INS CO	0	0	0	0	0	8	0
AIG LIFE INS CO	14	0	41	0	54	123	56
ALEXANDER HAMILTON LIFE INS CO OF A	97	681	0	0	778	1,354	421
ALL AMERICAN ASM CO	256	7	0	0	263	0	1
ALL AMERICAN LIFE INS CO	341	0	497	0	838	94	188
ALLSTATE LIFE INS CO	1,260	49	311	0	1,620	2,090	2,244
AM LIFE INS CO	95	0	0	0	95	0	0
AMERICAN AGENCY LIFE INS CO	744	0	0	0	744	45	25
AMERICAN AMICABLE LIFE INS CO	96	0	101	0	197	0	0
AMERICAN BANKERS LIFE ASR CO OF FL	146	473	541	0	1,160	1,224	657
AMERICAN CAPITAL LIFE INS CO	68	0	0	0	68	0	0
AMERICAN CONTINENTAL LIFE INS CO	0	0	0	0	0	0	0
AMERICAN DEFENDER LIFE INS CO	59	0	0	0	59	2	25
AMERICAN FAMILY LIFE ASM CO OF COLU	0	0	12	0	12	1,487	913
AMERICAN FIDELITY ASR CO	1	0	0	0	2	90	71
AMERICAN FIDELITY LIFE INS CO	131	0	0	0	131	0	0
AMERICAN GENERAL LIFE INS CO OF DE	2,532	0	1,145	35	3,711	137	122
AMERICAN GENERAL LIFE INS CO OF NY	154	0	0	0	154	5	1
AMERICAN HERITAGE LIFE INS CO	225	21	233	0	479	2,702	1,681
AMERICAN INCOME LIFE INS CO	442	0	0	0	442	266	67
AMERICAN INVESTORS LIFE INS CO	0	0	0	0	0	0	0
AMERICAN LIFE & ACC INS CO OF KY	0	0	0	0	0	0	0
AMERICAN LIFE & CASUALTY INS CO	0	0	0	0	0	7	2
AMERICAN LIFE INS CO OF NEW YORK	27	0	0	0	27	1	0
AMERICAN NATIONAL INS CO	1,125	50	5	0	1,180	70	498
AMERICAN NATIONAL LIFE INS CO OF TX	0	0	0	0	0	0	0
AMERICAN PIONEER LIFE INS CO	1	0	7	0	9	1	2
AMERICAN PROGRESSIVE L&H I C OF NY	0	0	0	0	0	32	22
AMERICAN REPUBLIC INS CO	10	0	0	0	10	309	93
AMERICAN STATES LIFE INS CO	3	0	0	0	3	0	3
AMERICAN UNITED LIFE INS CO	107	0	19	0	127	5	0
AMICA LIFE INS CO	0	0	0	0	0	0	0

1982 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000)

TABLE NO. 11 CONTINUED

FOREIGN

COMPANY NAME	In FORCE, DECEMBER 31, 1982 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
AAA LIFE INS CO	1,196	0	0	0	1,196
ACACIA MUTUAL LIFE INS CO	322,031	0	24,668	0	346,698
ACACIA NATIONAL LIFE INS CO	144,052	0	0	0	144,052
ACADEMY LIFE INS CO	163,630	0	7,944	0	171,574
AETNA LIFE INS & ANNUITY CO	127,681	0	0	0	127,681
AETNA LIFE INS CO	225,198	12,125	2,725,378	0	2,962,701
AETNA LIFE INS CO OF ILLINOIS	0	0	28,499	0	28,499
AGWAY LIFE INS CO	330	0	9,443	0	9,773
AIG LIFE INS CO	2,359	123	0	0	2,483
ALEXANDER HAMILTON LIFE INS CO OF A	15,941	63,648	15	0	79,604
ALL AMERICAN ASR CO	24,151	562	0	0	24,713
ALL AMERICAN LIFE INS CO	83,605	0	157,948	0	241,553
ALLSTATE LIFE INS CO	482,652	4,217	149,400	0	635,669
AM LIFE INS CO	4,381	0	39,931	0	44,311
AMERICAN AGENCY LIFE INS CO	381,663	0	1,007	0	382,670
AMERICAN AMICABLE LIFE INS CO	23,620	0	44,751	0	68,371
AMERICAN BANKERS LIFE ASR CO OF FL	18,952	49,869	129,656	0	198,477
AMERICAN CAPITAL LIFE INS CO	12,349	0	0	0	12,349
AMERICAN CONTINENTAL LIFE INS CO	0	0	0	0	0
AMERICAN DEFENDER LIFE INS CO	41,185	0	0	0	41,185
AMERICAN FAMILY LIFE ASR CO OF COLU	434	0	6,824	0	7,258
AMERICAN FIDELITY ASR CO	568	0	3,802	0	4,370
AMERICAN FIDELITY LIFE INS CO	19,412	0	0	0	19,412
AMERICAN GENERAL LIFE INS CO OF DE	113,057	0	24,015	415	137,487
AMERICAN GENERAL LIFE INS CO OF NY	3,571	0	9,478	0	13,049
AMERICAN HERITAGE LIFE INS CO	114,204	1,391	89,057	0	204,653
AMERICAN INCOME LIFE INS CO	48,887	0	0	0	48,887
AMERICAN INVESTORS LIFE INS CO	2,976	0	0	0	2,976
AMERICAN LIFE & ACC INS CO OF NY	0	0	0	0	0
AMERICAN LIFE & CASUALTY INS CO	1,454	0	369	0	1,823
AMERICAN LIFE INS CO OF NEW YORK	2,119	0	13,479	0	15,599
AMERICAN NATIONAL INS CO	112,492	7,251	75	100	119,918
AMERICAN NATIONAL LIFE INS CO OF TX	563	0	0	0	563
AMERICAN PIONEER LIFE INS CO	840	0	2,293	0	3,133
AMERICAN PROGRESSIVE L&H I C OF NY	0	0	0	0	0
AMERICAN REPUBLIC INS CO	24,066	0	0	0	24,066
AMERICAN STATES LIFE INS CO	3,875	0	25,399	0	29,274
AMERICAN UNITED LIFE INS CO	10,583	0	46,406	0	56,988
AMICA LIFE INS CO	4,747	0	1,420	0	6,167

1982 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	FOR DOM	ASSETS	LIABILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
AMOCO LIFE INS CO	85456	NE	11,150	4,062	5,588	4	0	-2	0	2
ANCHOR NATIONAL LIFE INS CO	60941	CA	1,669,586	1,625,770	41,815	120	0	0	0	120
ARCADIA NATIONAL LIFE INS CO	72613	AZ	20,707	17,076	2,532	0	3	0	0	3
ARMOUR LIFE INS CO	90476	MO	6,568	4,188	1,181	0	0	0	0	0
ASSOCIATED LIFE INS CO	61042	IL	11,869	12,184	-967	9	0	0	0	9
ASSOCIATION LIFE INS CO INC	61085	MI	32,395	25,266	5,629	1	28	4	0	32
ATLANTIC AMERICAN LIFE INS CO	61107	GA	17,132	14,383	1,727	2	0	0	0	2
BANKERS LIFE & CAS CO	61263	IL	1,405,395	1,089,697	305,699	1,625	0	6	0	1,630
BANKERS LIFE CO	61271	IA	9,959,128	9,647,378	311,750	3,618	0	2,187	0	5,806
BANKERS LIFE INS CO OF NEBRASKA	61301	NE	888,500	809,375	79,124	361	0	31	0	392
BANKERS NATIONAL LIFE INS CO	61344	NJ	330,738	287,049	39,689	1,933	0	289	0	2,222
BANKERS SECURITY LIFE INS SOCIETY	61360	NY	202,065	180,989	16,320	693	0	449	0	1,142
BANKERS UNITED LIFE ASSURANCE CO	61387	IA	168,522	151,132	15,890	1,347	96	81	0	1,524
BANNER LIFE INS CO	63940	DC	281,857	232,012	43,173	2,400	14	211	0	2,625
BCS LIFE INS CO	80985	IL	44,710	22,710	19,500	0	0	275	0	275
BENEFICIAL STANDARD LIFE INS CO	61417	CA	199,858	151,572	43,577	154	0	0	0	154
BENEFIT TRUST LIFE INS CO	61425	IL	184,578	161,923	22,655	145	0	48	0	193
BERKSHIRE LIFE INS CO	61433	MA	484,360	451,204	33,157	2,573	0	0	0	2,573
BEST LIFE ASSURANCE CO OF CA	90638	CA	4,115	1,757	1,358	0	0	2	0	2
BLC NATIONAL INS CO	92908	DE	102,972	87,213	13,659	13	0	0	0	13
BOSTON MUTUAL LIFE INS CO	61476	MA	164,905	155,567	13,338	220	0	641	0	861
BRADFORD NATIONAL LIFE INS CO	86371	KY	11,471	8,377	1,994	0	0	22	0	22
BUSINESS MENS ASSURANCE CO OF AM	61492	MO	859,500	718,450	108,550	86	0	5	0	91
CAPITOL LIFE INS CO	61581	CO	1,506,443	1,405,471	89,972	682	0	5,188	0	5,870
CELTIC LIFE INS CO	88799	MI	32,279	27,044	4,135	0	66	0	0	66
CENTENNIAL LIFE INS CO	61654	KS	99,151	92,074	5,577	1	0	2	0	3
CENTRAL LIFE ASSURANCE CO	61689	IA	848,148	769,650	78,499	820	0	0	0	820
CENTRAL NATIONAL LIFE IN CO OF OM	61700	NE	362,834	298,921	62,812	34	809	17	0	861
CENTRAL STATES H & LIFE CO OF OMA	61751	NE	59,750	47,054	12,697	0	118	0	0	118
CERTIFIED LIFE INS CO	61778	CA	79,537	56,744	21,593	2	0	0	0	2
CHARTER NATIONAL LIFE INS CO	61308	MO	246,917	227,173	18,643	1,084	90	0	0	1,173
CHARTER SECURITY LIFE INS CO	60348	NJ	1,752,839	1,713,881	37,458	26,769	0	0	0	26,769
CHRISTIAN MUTUAL LIFE INS CO	61867	NH	25,313	23,924	1,389	10	0	0	0	10
CHRYSLER LIFE INS CO	79677	MI	44,582	29,933	13,149	0	42	0	0	42
CITADEL LIFE INS CO	61611	NC	45,212	22,622	21,490	0	0	0	0	0
CITIZENS SECURITY LIFE INS CO	61921	KY	24,138	21,188	1,981	94	0	0	0	94
COASTAL STATES LIFE INS CO	61980	GA	140,485	130,185	7,974	15	0	0	0	15
COLLEGE LIFE INS CO OF AMERICA	61999	IN	226,272	203,509	21,152	352	0	0	0	352
COLONIAL LIFE & ACCIDENT INS CO	62049	SC	177,211	141,624	50,439	225	0	0	0	225

1982 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000)

TABLE NO. 11 CONTINUED

FOREIGN

COMPANY NAME	DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	ASH PREMIUM	ASH LOSSES
AMOCO LIFE INS CO	0	0	0	0	0	0	1
ANCHOR NATIONAL LIFE INS CO	1,006	0	0	0	1,006	0	0
ARCADIA NATIONAL LIFE INS CO	0	0	0	0	0	2	0
ARMOUR LIFE INS CO	0	0	0	0	0	0	0
ASSOCIATED LIFE INS CO	14	0	0	0	14	45	29
ASSOCIATION LIFE INS CO INC	5	9	15	0	29	49	8
ATLANTIC AMERICAN LIFE INS CO	0	0	0	0	0	0	0
BANKERS LIFE & CAS CO	800	0	0	0	800	3,487	1,791
BANKERS LIFE CO	2,220	0	2,657	0	4,877	876	841
BANKERS LIFE INS CO OF NEBRASKA	107	0	105	0	273	8	12
BANKERS NATIONAL LIFE INS CO	1,075	0	136	0	1,211	0	0
BANKERS SECURITY LIFE INS SOCIETY	718	0	437	0	1,155	137	106
BANKERS UNITED LIFE ASSURANCE CO	172	43	34	0	248	1,903	835
BANNER LIFE INS CO	1,093	0	97	0	1,190	1,169	1,625
BCS LIFE INS CO	0	0	451	0	451	372	217
BENEFICIAL STANDARD LIFE INS CO	46	0	0	0	46	55	148
BENEFIT TRUST LIFE INS CO	47	0	54	0	102	858	603
BERKSHIRE LIFE INS CO	1,107	0	0	0	1,107	537	323
BEST LIFE ASSURANCE CO OF CA	0	0	3	0	3	0	0
BLC NATIONAL INS CO	14	0	0	0	14	0	0
BOSTON MUTUAL LIFE INS CO	67	0	417	0	485	746	306
BRADFORD NATIONAL LIFE INS CO	0	0	0	0	0	0	0
BUSINESS MENS ASSURANCE CO OF AM	53	0	0	0	53	10	1
CAPITOL LIFE INS CO	3,146	0	6,850	0	9,996	55	48
CELTIC LIFE INS CO	0	21	0	0	21	146	18
CENTENNIAL LIFE INS CO	0	0	0	0	0	349	55
CENTRAL LIFE ASSURANCE CO	457	0	0	0	457	14	30
CENTRAL NATIONAL LIFE IN CO OF OMAH	21	316	0	0	337	870	462
CENTRAL STATES H & LIFE CO OF OMAHA	0	22	0	0	22	6	-1
CERTIFIED LIFE INS CO	3	0	0	0	3	8	4
CHANTEM NATIONAL LIFE INS CO	1,497	52	0	0	1,548	139	0
CHANTEM SECURITY LIFE INS CO	976	0	0	0	976	0	0
CHRISTIAN MUTUAL LIFE INS CO	8	0	0	0	8	0	0
CHRYSLER LIFE INS CO	0	0	0	0	0	16	1
CITADEL LIFE INS CO	0	0	0	0	0	0	0
CITIZENS SECURITY LIFE INS CO	9	0	0	0	9	0	0
COASTAL STATES LIFE INS CO	77	0	39	0	117	6	5
COLLEGE LIFE INS CO OF AMERICA	328	0	0	0	328	15	5
COLONIAL LIFE & ACCIDENT INS CO	24	0	0	0	24	1,520	651

1962 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000)

TABLE NO. 11 CONTINUED

FOREIGN

COMPANY NAME	IN FORCE, DECEMBER 31, 1962 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
AMOCO LIFE INS CO	1,110	0	139	0	1,249
ANCHOR NATIONAL LIFE INS CO	42,953	0	0	0	42,953
ARCADIA NATIONAL LIFE INS CO	0	57	0	0	57
ARMOUR LIFE INS CO	0	0	0	0	0
ASSOCIATED LIFE INS CO	175	0	0	0	175
ASSOCIATION LIFE INS CO INC	48	7,127	32,416	0	39,591
ATLANTIC AMERICAN LIFE INS CO	250	0	18	0	269
BANKERS LIFE & CAS CO	93,613	0	228	0	93,841
BANKERS LIFE CO	200,696	0	185,372	0	386,069
BANKERS LIFE INS CO OF NEBRASKA	19,708	0	28,600	0	48,309
BANKERS NATIONAL LIFE INS CO	200,205	0	12,209	0	212,414
BANKERS SECURITY LIFE INS SOCIETY	125,625	0	90,822	0	216,447
BANKERS UNITED LIFE ASSURANCE CO	139	31	12	0	182
BANNER LIFE INS CO	301,607	1,342	44,724	0	347,674
BCS LIFE INS CO	0	0	115,440	0	115,440
BENEFICIAL STANDARD LIFE INS CO	7,773	0	3,085	0	10,859
BENEFIT TRUST LIFE INS CO	8	0	43	0	51
BERKSHIRE LIFE INS CO	178,563	0	0	0	178,563
BEST LIFE ASSURANCE CO OF CA	0	0	0	0	0
BLC NATIONAL INS CO	0	0	0	0	0
BOSTON MUTUAL LIFE INS CO	28,540	0	91,647	16	120,203
BRADFORD NATIONAL LIFE INS CO	0	0	11,393	0	11,393
BUSINESS MENS ASSURANCE CO OF AM	3,680	0	1,659	0	5,339
CAPITOL LIFE INS CO	125,998	0	40,391	0	166,389
CELTIC LIFE INS CO	0	5,290	6	0	5,296
CENTENNIAL LIFE INS CO	244	0	165	0	409
CENTRAL LIFE ASSURANCE CO	55,120	0	5,543	0	60,663
CENTRAL NATIONAL LIFE IN CO OF OMAH	2,586	54,147	41,612	0	98,345
CENTRAL STATES H & LIFE CO OF OMAHA	3	0	0	0	3
CERTIFIED LIFE INS CO	122	0	0	0	122
CHARTER NATIONAL LIFE INS CO	29,488	4,104	24,131	0	57,723
CHARTER SECURITY LIFE INS CO	0	0	0	0	8
CHRISTIAN MUTUAL LIFE INS CO	682	0	0	0	682
CHRYSLER LIFE INS CO	0	1,681	0	0	1,681
CITADEL LIFE INS CO	0	0	0	0	0
CITIZENS SECURITY LIFE INS CO	0	0	0	0	0
COASTAL STATES LIFE INS CO	985	0	19,800	0	20,785
COLLEGE LIFE INS CO OF AMERICA	21,714	0	0	0	21,714
COLONIAL LIFE & ACCIDENT INS CO	10,552	0	0	0	10,552

1982 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	FOREIGN DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
COLONIAL LIFE INS CO OF AMERICA	62057	NJ	386,563	360,130	27,113	149	.0	0	1	151
COLONIAL PENN LIFE INS CO	62065	PA	453,455	356,628	95,327	2,547	0	39	0	2,585
COLUMBIA LIFE INS CO	73350	PA	26,902	24,152	1,730	0	0	0	0	0
COLUMBIA NATIONAL LIFE INS CO	90549	OH	70,079	59,204	9,375	15	0	0	0	15
COLUMBIAN MUTUAL LIFE INS CO	62103	NY	140,289	129,610	10,679	587	0	4	3	594
COLUMBUS MUTUAL LIFE INS CO	62111	OH	567,447	517,325	49,022	2,894	0	32	0	2,925
COLUMBUS SECURITY LIFE INS CO	88137	OH	6,209	350	3,858	0	0	0	0	0
COMBINED INS CO OF AMERICA	62146	IL	1,194,291	945,562	220,390	874	0	45	0	919
COMMERCIAL LIFE INS CO	66508	AI	265,751	220,672	42,579	1,087	0	126	0	1,134
COMMERCIAL STATE LIFE INS CO	62189	MO	3,341	69	2,972	0	0	0	0	0
COMMERCIAL TRAVELERS MUTUAL INS C	81426	NY	19,940	13,689	6,251	0	0	0	0	0
COMMERCIAL UNION LIFE INS CO OF A	62898	DE	129,221	113,253	14,840	382	0	6	0	388
COMPANION LIFE INS CO	77828	SC	7,064	3,051	3,713	0	0	32	0	32
CONNECTICUT GENERAL LIFE INS CO	62308	CT	15,660,054	14,952,337	677,025	7,761	23	16,856	0	24,641
CONNECTICUT MUTUAL LIFE INS CO	62316	CT	6,321,229	5,941,858	379,371	14,643	0	0	0	14,643
CONSOLIDATED AMERICAN LIFE INS CO	62324	MS	42,923	39,365	1,786	4	0	0	0	4
CONSTITUTION LIFE INS CO	62359	IL	96,039	68,672	26,167	271	0	0	0	271
CONSUMERS LIFE INS CO	62375	DE	41,855	38,529	2,225	199	888	2	0	1,089
CONTINENTAL AMERICAN LIFE INS CO	62405	DE	330,005	281,580	44,546	2,389	0	30	0	2,419
CONTINENTAL ASSURANCE CO	62413	IL	3,698,508	3,414,303	262,375	3,799	0	408	0	4,207
CONTINENTAL GENERAL INS CO	71404	NE	29,442	25,005	3,327	0	0	0	0	0
CORPORATE LIFE INS CO	74705	PA	7,500	5,282	1,218	26	0	0	0	26
COVENANT LIFE INS CO	64319	NJ	46,223	34,147	10,397	176	0	654	0	830
CREDIT LIFE INS CO	62596	UM	190,904	170,659	19,045	18	391	161	0	570
CUDIS INS SOCIETY INC	86126	AI	182,089	126,807	50,283	0	0	0	0	0
CUMBERLAND LIFE INS CO	71638	TN	213,084	178,857	32,727	18	443	0	0	460
CUNA MUTUAL INS SOCIETY	62626	AI	439,274	329,487	109,787	152	1,984	1,263	0	3,399
DELAWARE AMERICAN LIFE INS CO	62634	DE	43,295	34,516	8,779	30	0	1	0	31
DEPENDABLE LIFE INS CO	86045	FL	19,110	15,190	2,720	35	0	0	0	35
DREYFUS LIFE INS CO	70688	NY	11,256	5,201	4,955	1	0	0	0	1
DURHAM LIFE INS CO	62707	NC	465,118	382,033	68,096	79	-3	19	2	96
E F HUTTON LIFE INS CO	65447	CA	297,161	267,242	28,419	1,745	0	0	0	1,745
EDUCATORS MUTUAL LIFE INS CO	62804	PA	68,033	62,480	5,553	1,353	0	357	0	1,710
EMPIRE GENERAL LIFE INS CO	86290	AL	106,806	90,510	14,796	34	0	0	0	34
EMPIRE STATE MUTUAL LIFE INS CO	62855	NY	42,440	39,046	3,394	29	0	0	0	29
EMPLOYERS LIFE INS CO OF WAUSAU	62901	WI	264,656	253,348	10,050	101	296	37	0	434
EMPLOYERS MUTUAL LIFE CO	62928	IA	37,642	31,954	3,688	11	0	2	0	12
EQUITABLE AMERICAN LIFE INS CO	86282	IA	89,158	41,858	5,792	212	0	0	0	212
EQUITABLE LIFE ASM SOC OF THE US	62944	NY	40,285,559	39,013,075	1,272,484	21,948	29	15,739	0	37,717

1982 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000)

TABLE NO. 11 CONTINUED

FOREIGN

COMPANY NAME	DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES
COLONIAL LIFE INS CO OF AMERICA	64	0	0	5	69	6	6
COLONIAL PENN LIFE INS CO	1,140	0	15	0	1,155	325	186
COLUMBIA LIFE INS CO	0	0	0	0	0	332	23
COLUMBIA NATIONAL LIFE INS CO	11	0	0	0	11	1	0
COLUMBIAN MUTUAL LIFE INS CO	200	0	0	1	201	11	4
COLUMBUS MUTUAL LIFE INS CO	1,812	0	22	0	834	450	544
COLUMBUS SECURITY LIFE INS CO	0	0	0	0	0	0	0
COMBINED INS CO OF AMERICA	351	0	29	0	380	3,748	1,228
COMMERCIAL LIFE INS CO	312	0	175	0	487	233	136
COMMERCIAL STATE LIFE INS CO	0	0	0	0	0	0	0
COMMERCIAL TRAVELERS MUTUAL INS CO	0	0	0	0	0	55	46
COMMERCIAL UNION LIFE INS CO OF AM	148	0	0	0	148	21	3
COMPANION LIFE INS CO	0	0	20	0	20	23	17
CONNECTICUT GENERAL LIFE INS CO	5,147	10	11,284	0	16,441	56,998	59,197
CONNECTICUT MUTUAL LIFE INS CO	10,049	0	17	0	10,066	832	130
CONSOLIDATED AMERICAN LIFE INS CO	0	0	0	0	0	0	0
CONSTITUTION LIFE INS CO	154	0	0	0	154	157	92
CONSUMERS LIFE INS CO	58	471	0	0	529	731	278
CONTINENTAL AMERICAN LIFE INS CO	3,279	0	0	0	3,287	338	133
CONTINENTAL ASSURANCE CO	3,008	0	444	0	3,451	7,980	10,071
CONTINENTAL GENERAL INS CO	0	0	0	0	0	0	0
CORPORATE LIFE INS CO	1	0	0	0	1	0	0
COVENANT LIFE INS CO	140	0	210	0	350	1,164	793
CREDIT LIFE INS CO	0	535	0	0	535	580	574
CUDIS INS SOCIETY INC	0	0	0	0	0	858	644
CUMBERLAND LIFE INS CO	0	117	0	0	125	126	42
CUNA MUTUAL INS SOCIETY	1,565	1,443	1,011	0	4,018	90	111
DELAWARE AMERICAN LIFE INS CO	179	0	0	0	179	0	12
DEPENDABLE LIFE INS CO	0	0	0	0	0	1	0
DREYFUS LIFE INS CO	0	0	0	0	0	0	0
DURHAM LIFE INS CO	43	3	5	17	68	88	55
E F HUTTON LIFE INS CO	169	0	0	0	169	0	0
EDUCATORS MUTUAL LIFE INS CO	361	0	182	0	543	5,752	5,604
EMPIRE GENERAL LIFE INS CO	27	0	0	0	27	0	0
EMPIRE STATE MUTUAL LIFE INS CO	32	0	0	0	32	1	5
EMPLOYERS LIFE INS CO OF WAUSAU	27	112	88	0	227	195	94
EMPLOYERS MODERN LIFE CO	32	0	0	0	32	2	0
EQUITABLE AMERICAN LIFE INS CO	34	0	0	0	34	0	0
EQUITABLE LIFE ASM SOC OF THE US	13,814	1	20,623	0	34,439	19,790	16,120

1982 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000)

TABLE NO. 11 CONTINUED

FOREIGN

COMPANY NAME	IN FORCE, DECEMBER 31, 1982 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
COLONIAL LIFE INS CO OF AMERICA	15,752	0	0	124	15,876
COLONIAL PENN LIFE INS CO	37,465	0	125	0	37,590
COLUMBIA LIFE INS CO	0	0	0	0	0
COLUMBIA NATIONAL LIFE INS CO	2,970	0	447	0	3,417
COLUMBIAN MUTUAL LIFE INS CO	97	0	0	0	97
COLUMBUS MUTUAL LIFE INS CO	250,078	0	5,242	0	255,320
COLUMBUS SECURITY LIFE INS CO	0	0	0	0	0
COMBINED INS CO OF AMERICA	40,769	0	4,513	0	45,283
COMMENCIAL LIFE INS CO	96,282	0	4,332	0	100,614
COMMENCIAL STATE LIFE INS CO	2	0	0	0	2
COMMERCIAL TRAVELERS MUTUAL INS CO	0	0	0	0	0
COMMERCIAL UNION LIFE INS CO OF AM	36,747	0	1,077	0	37,824
COMPANION LIFE INS CO	0	0	3,861	0	3,861
CONNECTICUT GENERAL LIFE INS CO	378,165	2,971	2,684,297	0	3,065,452
CONNECTICUT MUTUAL LIFE INS CO	875,716	0	0	0	875,716
CONSOLIDATED AMERICAN LIFE INS CO	536	0	9,713	0	10,249
CONSTITUTION LIFE INS CO	16,789	0	0	0	16,789
CONSUMERS LIFE INS CO	13,800	85,274	287	0	99,073
CONTINENTAL AMERICAN LIFE INS CO	106,804	0	615	0	107,420
CONTINENTAL ASSURANCE CO	322,398	7	108,605	0	431,010
CONTINENTAL GENERAL INS CO	11	0	5,551	0	5,562
CORPORATE LIFE INS CO	307	0	0	0	307
COVENANT LIFE INS CO	39,212	0	83,050	0	122,262
CREDIT LIFE INS CO	7,803	62,893	27,782	0	98,478
CUDIS INS SOCIETY INC	0	0	0	0	0
CUMBERLAND LIFE INS CO	3,805	17,871	0	0	21,676
CUNA MUTUAL INS SOCIETY	14,970	564,268	424,080	0	1,003,319
DELAWARE AMERICAN LIFE INS CO	2,546	0	0	0	2,546
DEPENDABLE LIFE INS CO	2,424	0	0	0	2,424
DREYFUS LIFE INS CO	30	0	0	0	30
DURHAM LIFE INS CO	5,501	133	32,118	84	37,836
E F HUTTON LIFE INS CO	93,173	0	0	0	93,173
EDUCATORS MUTUAL LIFE INS CO	85,834	0	56,024	0	141,857
EMPIRE GENERAL LIFE INS CO	4,728	0	0	0	4,728
EMPIRE STATE MUTUAL LIFE INS CO	1,671	0	0	0	1,671
EMPLOYERS LIFE INS CO OF WAUSAU	8,732	21,497	5,340	0	35,569
EMPLOYERS MODERN LIFE CO	921	0	0	0	921
EQUITABLE AMERICAN LIFE INS CO	34,915	0	0	0	34,915
EQUITABLE LIFE ASN SOC OF THE US	1,213,862	0	2,925,112	0	4,138,974

1982 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000) TABLE NO. 11

COMPANY NAME	CODE	DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
EQUITABLE LIFE INS CO	81140	VA	348,143	281,242	56,888	2,788	0	0	436	3,224
EQUITABLE LIFE INS CO OF IOWA	62979	IA	1,288,957	1,208,695	75,262	1,292	0	2	0	1,294
EQUITABLE VARIABLE LIFE INS CO	81361	NY	859,881	833,511	25,189	5,942	0	0	0	5,942
ERIE FAMILY LIFE INS CO	78769	PA	41,483	26,212	14,971	652	0	0	0	652
EXECUTIVE FUND LIFE INS CO	66877	NE	41,888	33,467	6,113	8	0	0	0	8
EXECUTIVE LIFE INS CO OF NEW YORK	61913	NY	918,932	908,293	9,317	102	0	0	0	102
FAMILY GUARDIAN LIFE INS CO	60322	AZ	99,317	52,834	46,183	0	0	0	0	0
FAMILY LIFE INS CO	63053	AA	138,923	106,478	30,330	55	0	0	0	55
FAMILY SERVICE LIFE INS CO	74088	TX	23,872	19,938	2,934	0	0	0	0	0
FARMERS & TRADERS LIFE INS CO	63193	NY	136,271	125,892	10,380	160	0	0	0	160
FEDERAL HOME LIFE INS CO	67695	IN	333,877	305,611	27,166	3,474	1	41	0	3,516
FEDERAL KEMPER LIFE ASSURANCE CO	63207	IL	436,634	387,726	46,862	2,806	0	121	0	2,927
FEDERATED LIFE INS CO	63258	MN	159,767	118,798	67,958	7	0	0	0	7
FIDELITY BANKERS LIFE INS CO	63266	VA	198,188	164,914	22,176	1,924	-38	1,025	0	2,912
FIDELITY INTERSTATE LIFE INS CO	65282	PA	12,149	9,194	1,095	11	0	0	0	11
FIDELITY LIFE ASN	63290	IL	210,764	162,935	47,828	230	0	16	0	247
FIDELITY MUTUAL LIFE INS CO	63304	PA	1,007,164	963,672	43,493	1,837	0	152	0	1,989
FIDELITY SECURITY LIFE INS CO	71670	MO	25,264	14,678	9,316	1	0	22	0	23
FIDELITY STANDARD LIFE INS CO	93246	DE	6,318	307	4,012	0	0	0	0	0
FIDELITY UNION LIFE INS CO	92589	TX	678,976	569,843	69,133	1,999	0	73	0	2,072
FIREMANS FUND AMN LIFE INS CO	67962	CA	461,211	386,238	72,981	573	0	232	0	805
FIRST COLONY LIFE INS CO	63401	VA	656,537	617,290	33,247	4,880	0	371	0	5,251
FIRST INVESTORS LIFE INS CO	63495	NY	38,479	34,897	3,913	71	0	0	0	71
FIRST NATIONAL LIFE INS CO OF AM	63525	GA	23,156	21,545	1,332	26	0	0	0	26
FIRST PENN PACIFIC LIFE INS CO	67652	PA	52,696	37,622	13,874	2,193	0	0	0	2,193
FIRST PROTECTION LIFE INS CO	70667	NC	51,831	48,054	1,778	0	68	0	0	68
FIRST VARIABLE LIFE INS CO	77984	AM	169,674	161,113	7,527	106	0	48	0	154
FIRSTMARK STANDARD LIFE INS CO	69051	IN	128,333	109,851	17,136	134	0	0	0	134
FORD LIFE INS CO	63576	MI	97,131	61,372	34,259	121	783	0	0	904
FOREMOST LIFE INS CO	71439	MI	61,296	59,421	40,375	-10	6	0	0	-4
FORT DEARBORN LIFE INS CO	71129	IL	20,877	14,165	5,227	0	0	0	0	0
FRANKLIN LIFE INS CO	63622	IL	2,665,131	2,263,031	300,096	8,059	0	1	0	8,060
GARDEN STATE LIFE INS CO	63657	NJ	35,657	26,755	8,889	2	0	0	0	2
GENERAL AMERICAN LIFE INS CO	63665	MO	2,234,621	2,133,427	101,194	2,964	0	267	0	3,232
GENERAL LIFE INS CORP OF WISCONSI	63703	WI	79,486	74,646	3,740	15	0	15	0	30
GENERAL SERVICES LIFE INS CO	63762	DC	28,577	21,364	6,013	144	0	4	0	148
GEORGE WASHINGTON LIFE INS CO	63778	NY	36,867	27,388	8,179	9	565	0	0	574
GEORGIA INTERNATIONAL LIFE INS CO	63797	GA	193,446	173,113	17,851	79	0	0	0	79
GERBER LIFE INS CO	78939	NY	28,538	12,589	6,457	58	0	0	0	58

1982 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000)

TABLE NO. 11 CONTINUED

FOREIGN

COMPANY NAME	DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES
EQUITABLE LIFE INS CO	1,151	0	109	401	1,661	101	22
EQUITABLE LIFE INS CO OF IOWA	1,092	0	0	0	1,092	32	28
EQUITABLE VARIABLE LIFE INS CO	473	0	0	0	473	0	0
ERIE FAMILY LIFE INS CO	133	0	0	0	133	0	0
EXECUTIVE PLNO LIFE INS CO	10	0	0	0	10	0	1
EXECUTIVE LIFE INS CO OF NEW YORK	541	0	0	0	541	0	0
FAMILY GUARDIAN LIFE INS CO	0	0	0	0	0	0	0
FAMILY LIFE INS CO	0	0	0	0	0	1	0
FAMILY SERVICE LIFE INS CO	0	0	0	0	0	0	0
FARMERS & TRADERS LIFE INS CO	113	0	0	0	113	10	4
FEDERAL HOME LIFE INS CO	424	0	85	0	509	344	173
FEDERAL KEMPER LIFE ASSURANCE CO	1,942	0	63	0	2,004	0	0
FEDERATED LIFE INS CO	1	0	0	0	1	0	0
FIDELITY BANKERS LIFE INS CO	1,629	26	573	0	2,228	0	0
FIDELITY INTERSTATE LIFE INS CO	0	0	0	0	0	34	9
FIDELITY LIFE ASN	299	0	10	0	309	0	0
FIDELITY MUTUAL LIFE INS CO	1,108	0	0	0	1,108	248	123
FIDELITY SECURITY LIFE INS CO	0	0	0	0	0	88	14
FIDELITY STANDARD LIFE INS CO	0	0	0	0	0	0	0
FIDELITY UNION LIFE INS CO	748	0	0	0	748	0	0
FIREMANS FUND AMN LIFE INS CO	620	0	113	0	733	2,207	1,829
FIRST COLONY LIFE INS CO	1,249	0	6	0	1,255	7	7
FIRST INVESTORS LIFE INS CO	24	0	0	0	24	2	0
FIRST NATIONAL LIFE INS CO OF AM	15	0	0	0	15	0	0
FIRST PENN PACIFIC LIFE INS CO	7	0	0	0	7	0	0
FIRST PROTECTION LIFE INS CO	0	12	0	0	12	128	32
FIRST VARIABLE LIFE INS CO	56	0	2	0	58	0	0
FIRSTMARK STANDARD LIFE INS CO	188	0	0	0	189	0	0
FORD LIFE INS CO	55	323	0	0	378	524	458
FOREMOST LIFE INS CO	24	12	0	0	36	0	3
FORT DEARBORN LIFE INS CO	0	0	0	0	0	0	0
FRANKLIN LIFE INS CO	3,132	0	0	0	3,132	148	67
GARDEN STATE LIFE INS CO	2	0	0	0	2	0	0
GENERAL AMERICAN LIFE INS CO	997	0	336	0	1,333	1,129	1,086
GENERAL LIFE INS CORP OF WISCONSIN	2	0	0	0	2	0	0
GENERAL SERVICES LIFE INS CO	66	0	0	0	66	0	0
GEORGE WASHINGTON LIFE INS CO	3	0	0	0	3	394	71
GEORGIA INTERNATIONAL LIFE INS CO	312	0	0	0	312	1	0
GERBER LIFE INS CO	33	0	0	0	33	4	0

1982 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000)

TABLE NO. 11 CONTINUED

FOREIGN

COMPANY NAME	IN FORCE, DECEMBER 31, 1982				
	ORDINARY	CREDIT	GROUP	INDUST	TOTAL
EQUITABLE LIFE INS CO	196,331	0	2,126	9,029	207,486
EQUITABLE LIFE INS CO OF IOWA	60,274	0	580	0	60,854
EQUITABLE VARIABLE LIFE INS CO	105,627	0	0	0	105,627
ERIE FAMILY LIFE INS CO	86,546	0	0	0	86,546
EXECUTIVE FUND LIFE INS CO	504	0	0	0	504
EXECUTIVE LIFE INS CO OF NEW YORK	4,854	0	0	0	4,854
FAMILY GUARDIAN LIFE INS CO	0	0	0	0	0
FAMILY LIFE INS CO	25,.92	0	0	0	25,792
FAMILY SERVICE LIFE INS CO	0	0	0	0	0
FARMERS & TRADERS LIFE INS CO	9,342	0	0	0	9,342
FEDERAL HOME LIFE INS CO	82,220	475	32,297	0	115,000
FEDERAL KEMPER LIFE ASSURANCE CO	661,506	0	23,929	0	685,435
FEDERATED LIFE INS CO	574	0	10	0	584
FIDELITY BANKERS LIFE INS CO	138,498	236	81,852	0	220,586
FIDELITY INTERSTATE LIFE INS CO	35	0	0	0	35
FIDELITY LIFE ASN	13,028	0	3,065	0	16,094
FIDELITY MUTUAL LIFE INS CO	86,735	0	43,397	0	130,132
FIDELITY SECURITY LIFE INS CO	176	0	1,970	0	2,146
FIDELITY STANDARD LIFE INS CO	0	0	0	0	0
FIDELITY UNION LIFE INS CO	155,115	0	16,951	0	172,066
FIREMANS FUND ANN LIFE INS CO	84,651	0	66,068	0	150,719
FIRST COLONY LIFE INS CO	303,245	0	81,849	0	385,094
FIRST INVESTORS LIFE INS CO	4,919	0	2,940	0	7,859
FIRST NATIONAL LIFE INS CO OF AM	1,400	0	0	0	1,400
FIRST PENN PACIFIC LIFE INS CO	88,072	0	0	0	88,072
FIRST PROTECTION LIFE INS CO	0	2,026	0	0	2,026
FIRST VARIABLE LIFE INS CO	0	0	0	0	0
FIRSTMARK STANDARD LIFE INS CO	5,884	0	0	0	5,884
FORD LIFE INS CO	13,021	58,563	0	0	71,584
FOREMOST LIFE INS CO	3,412	2,337	246	0	5,995
FORT DEARBORN LIFE INS CO	0	0	0	0	0
FRANKLIN LIFE INS CO	458,200	0	11,141	0	469,341
GARDEN STATE LIFE INS CO	169	0	0	0	169
GENERAL AMERICAN LIFE INS CO	100,129	0	127,555	0	227,684
GENERAL LIFE INS CORP OF WISCONSIN	442	0	3,670	0	4,111
GENERAL SERVICES LIFE INS CO	9,188	0	1,563	0	10,751
GEORGE WASHINGTON LIFE INS CO	589	29,269	98	0	29,868
GEORGIA INTERNATIONAL LIFE INS CO	3,321	0	0	0	3,321
GERBER LIFE INS CO	7,694	0	0	0	7,694

1982 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000)

TABLE NO. 11

COMPANY NAME	FOREIGN CODE	DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
GERMANTOWN LIFE INS CO	63819	PA	7,907	1,499	5,388	1	0	0	0	1
GLOBE LIFE AND ACCIDENT INS CO	91472	OE	246,356	188,668	59,368	899	0	0	0	899
GLOBE LIFE INS CO	63894	IL	309,411	287,137	21,075	74	3,043	1	0	3,118
GOLDEN RULE INS CO	62286	IL	67,899	55,162	9,937	1	0	0	0	1
GOLDEN STATE MUTUAL LIFE INS CO	63924	CA	96,274	88,739	5,535	5	0	0	0	5
GOVERNMENT PERSONNEL MUTUAL L INS	63967	TX	188,268	172,195	16,073	526	0	0	0	526
GREAT AMERICAN LIFE INS CO	63312	OH	780,429	725,443	59,478	859	0	3	0	862
GREAT AMERICAN RESERVE INS CO	64017	TX	230,909	210,624	18,198	7	0	0	0	7
GREAT COMMONWEALTH LIFE INS CO	64041	TX	143,032	133,132	8,500	8	0	0	0	8
GREAT SOUTHERN LIFE INS CO	90212	TX	562,521	494,685	65,836	567	0	0	0	567
GREAT-WEST LIFE & ANNUITY INS CO	68322	CO	67,368	47,621	18,093	0	0	0	0	0
GUARANTEE RESERVE LIFE INS CO	64203	IN	39,128	34,304	3,724	138	0	0	0	138
GUARANTEE TRUST LIFE INS CO	64211	IL	104,167	87,396	16,771	294	0	0	0	295
GUARDIAN INS & ANNUITY CO INC	78778	DE	170,956	153,935	15,021	121	0	7	0	128
GUARDIAN LIFE INS CO OF AMERICA	64246	NY	2,225,980	2,081,795	143,285	1,285	0	1,049	0	2,335
GUARDSMAN LIFE INS CO	64254	IA	96,109	78,983	16,026	117	0	0	0	117
GULF LIFE INS CO	64270	FL	1,015,132	882,743	117,021	83	0	8	0	91
HARLEYSVILLE LIFE INS CO	64327	PA	40,711	31,376	7,835	357	0	63	0	421
HARTFORD LIFE & ACCIDENT INS CO	70815	CT	537,058	386,153	148,905	926	0	697	0	1,623
HARTFORD LIFE INS CO OF CONNECTIC	88072	CT	1,099,422	1,032,619	65,703	512	0	951	0	1,463
HARTFORD VARIABLE ANNUITY LIFE IN	88653	CT	475,555	470,392	3,163	30	0	13	0	43
HARVEST LIFE INS CO	79421	UH	14,897	10,931	2,865	4	0	0	0	4
HEALTH INS OF VERMONT INC	81078	VT	5,023	3,164	1,256	0	0	0	0	0
HERALD LIFE INS CO	64386	FL	38,428	27,689	9,639	0	0	0	0	0
HERITAGE LIFE INS CO	64394	AZ	31,568	21,229	8,740	0	108	0	0	108
HOLIDAY LIFE INS CO	81506	GE	24,2[illegible]	18,375	4,720	1	0	0	0	1
HOME BENEFICIAL LIFE INS CO	64424	VA	760,1[illegible]	569,169	183,001	8,589	0	244	5,348	14,281
HOME LIFE FINANCIAL ASSURANCE COM	67369	FL	35,265	23,942	9,323	39	0	0	0	39
HOME LIFE INS CO	64440	NY	2,077,561	1,928,716	148,845	9,322	0	685	0	10,007
HORACE MANN LIFE INS CO	64513	IL	667,407	619,704	46,203	1,006	0	544	0	1,550
IDS LIFE INS CO	65005	MN	2,652,192	2,549,780	101,312	5,131	0	41	0	5,173
INA LIFE INS CO	67415	CA	1,184,891	1,119,205	64,179	1,470	0	0	0	1,470
INDEPENDENCE LIFE & ACCIDENT INS	64602	KY	10,848	7,502	1,946	71	0	0	0	71
INDIANAPOLIS LIFE INS CO	64645	IN	673,689	609,117	64,492	1,890	0	1	0	1,891
INDIANAPOLIS LIFE PENSION & INS C	92711	IN	3,799	290	2,409	0	0	0	0	0
INDUSTRIAL LIFE INS CO	64688	PA	31,672	25,334	5,338	103	1,212	0	0	1,315
INTEGON LIFE INS CORP	68756	NC	383,127	341,920	34,851	617	0	8	0	625
INTEGRITY NATIONAL LIFE INS CO	64726	PA	17,648	13,893	2,655	200	0	0	600	800
INTER OCEAN INS CO	64793	IN	160,726	125,518	33,208	315	0	0	0	315

1982 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000)

TABLE NO. 11 CONTINUED

FOREIGN

COMPANY NAME	DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H PREMIUM	A&H LOSSES
GERMANTOWN LIFE INS CO	11	0	0	0	11	0	0
GLOBE LIFE AND ACCIDENT INS CO	190	0	0	0	190	7	9
GLOBE LIFE INS CO	29	1,484	32	23	1,568	2,660	1,712
GOLDEN RULE INS CO	0	0	0	0	0	101	90
GOLDEN STATE MUTUAL LIFE INS CO	1	0	0	0	1	0	0
GOVERNMENT PERSONNEL MUTUAL L INS C	285	0	0	0	285	1	0
GREAT AMERICAN LIFE INS CO	559	0	0	0	559	7	7
GREAT AMERICAN RESERVE INS CO	4	0	0	0	4	2	0
GREAT COMMONWEALTH LIFE INS CO	14	0	0	0	14	0	0
GREAT SOUTHERN LIFE INS CO	36	0	0	0	36	2	10
GREAT-WEST LIFE & ANNUITY INS CO	0	0	0	0	0	0	0
GUARANTEE RESERVE LIFE INS CO	48	0	0	0	48	26	6
GUARANTEE TRUST LIFE INS CO	218	0	10	0	229	211	181
GUARDIAN INS & ANNUITY CO INC	30	0	20	0	51	0	0
GUARDIAN LIFE INS CO OF AMERICA	1,767	0	958	0	2,725	6,400	4,800
GUARDSMAN LIFE INS CO	136	0	0	0	136	0	0
GULF LIFE INS CO	84	0	0	11	94	32	0
HARLEYSVILLE LIFE INS CO	44	0	8	0	52	0	0
HARTFORD LIFE & ACCIDENT INS CO	58	0	603	0	661	714	453
HARTFORD LIFE INS CO OF CONNECTICUT	381	0	654	0	1,035	3,099	2,757
HARTFORD VARIABLE ANNUITY LIFE INS	175	0	235	0	410	0	0
HARVEST LIFE INS CO	0	0	0	0	0	0	0
HEALTH INS OF VERMONT INC	0	0	0	0	0	35	2
HERALD LIFE INS CO	0	0	0	0	0	0	0
HERITAGE LIFE INS CO	0	35	0	0	35	73	108
HOLIDAY LIFE INS CO	1	0	0	0	1	24	21
HOME BENEFICIAL LIFE INS CO	2,790	0	419	3,163	6,372	480	406
HOME LIFE FINANCIAL ASSURANCE CORP	7	0	0	0	7	5	1
HOME LIFE INS CO	5,090	0	323	0	5,413	2,602	1,813
HORACE MANN LIFE INS CO	400	0	351	0	752	146	228
IDS LIFE INS CO	3,189	0	433	0	3,622	164	68
INA LIFE INS CO	660	0	0	0	660	66	1
INDEPENDENCE LIFE & ACCIDENT INS CO	19	0	0	0	19	27	7
INDIANAPOLIS LIFE INS CO	531	0	0	0	531	143	44
INDIANAPOLIS LIFE PENSION & INS CO	0	0	0	0	0	0	0
INDUSTRIAL LIFE INS CO	35	340	0	0	375	924	408
INTEGON LIFE INS CORP	83	0	0	0	83	136	66
INTEGRITY NATIONAL LIFE INS CO	91	0	0	169	260	60	28
INTER OCEAN INS CO	295	0	0	10	304	16	4

1982 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000)

TABLE NO. 11 CONTINUED

FOREIGN

COMPANY NAME	IN FORCE, DECEMBER 31, 1982 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
GERMANTOWN LIFE INS CO	65	0	0	0	65
GLOBE LIFE AND ACCIDENT INS CO	165,570	*	0	0	165,570
GLOBE LIFE INS CU	4,198	260,976	28,677	400	294,251
GOLDEN RULE INS CO	38	0	0	0	38
GOLDEN STATE MUTUAL LIFE INS CO	273	0	466	0	739
GOVERNMENT PERSONNEL MUTUAL L INS C	33,526	0	0	0	33,526
GREAT AMERICAN LIFE INS CO	7,540	0	14	0	7,554
GREAT AMERICAN RESERVE INS CU	880	0	0	0	880
GREAT COMMONWEALTH LIFE INS CU	420	0	2,361	0	2,781
GREAT SOUTHERN LIFE INS CO	46,456	0	0	0	46,456
GREAT-WEST LIFE & ANNUITY INS CU	0	0	0	0	0
GUARANTEE RESERVE LIFE INS CO	3,329	0	0	0	3,329
GUARANTEE TRUST LIFE INS CO	32,798	0	0	0	32,798
GUARDIAN INS & ANNUITY CO INC	0	0	0	0	0
GUARDIAN LIFE INS CU OF AMERICA	76,564	0	264,001	0	340,565
GUARDSMAN LIFE INS CO	7,481	0	22,374	0	29,855
GULF LIFE INS CU	6,006	0	967	0	6,972
HARLEYSVILLE LIFE INS CO	28,872	0	0	0	28,872
HARTFORD LIFE & ACCIDENT INS CO	32,163	0	158,511	0	190,674
HARTFORD LIFE INS CU OF CONNECTICUT	34,677	0	149,252	0	183,929
HARTFORD VARIABLE ANNUITY LIFE INS	32	0	0	0	32
HARVEST LIFE INS CU	0	0	0	0	0
HEALTH INS OF VERMONT INC	0	0	0	0	0
HERALD LIFE INS CO	0	0	0	0	0
HERITAGE LIFE INS CO	0	25,057	0	0	25,057
HOLIDAY LIFE INS CU	15	0	0	0	15
HOME BENEFICIAL LIFE INS CO	363,947	0	9,525	138,365	511,836
HOME LIFE FINANCIAL ASSURANCE COMP	3,958	0	0	0	3,958
HOME LIFE INS CU	540,219	0	170,532	0	710,751
HORACE MANN LIFE INS CO	66,579	0	26,343	0	92,922
IDS LIFE INS CO	134,185	0	2,900	0	137,085
INA LIFE INS CO	89,366	0	0	0	89,366
INDEPENDENCE LIFE & ACCIDENT INS CO	6,708	0	0	0	6,708
INDIANAPOLIS LIFE INS CO	124,865	0	0	0	124,865
INDIANAPOLIS LIFE PENSION & INS CO	0	0	0	0	0
INDUSTRIAL LIFE INS CO	13,640	31,952	0	0	45,592
INTEGON LIFE INS CORP	66,087	92	0	0	66,179
INTEGRITY NATIONAL LIFE INS CU	15,901	0	0	17,340	33,241
INTER OCEAN INS CU	13,853	0	2,815	0	16,667

1982 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000)

TABLE NO. 11

COMPANY NAME	FOREIGN CODE	DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
INTERCONTINENTAL LIFE INS CO	64734	NJ	46,679	41,485	5,694	210	0	0	0	210
INTERSTATE ASSURANCE CO A MUTUAL	64807	IA	69,981	65,237	3,844	1,134	0	0	0	1,134
INVESTORS GUARANTY LIFE INS CO	64890	CA	41,254	31,972	8,175	102	0	0	0	102
INVESTORS LIFE INS CO NORTH AMERI	63487	PA	710,585	697,430	29,155	565	0	382	0	866
ITT LIFE INS CORP	71153	MI	254,416	156,144	98,273	29	0	0	0	29
ITT LYNDON LIFE INS CO	88080	MO	59,772	38,952	19,720	0	439	0	0	439
JC PENNEY LIFE INS CO	65021	VT	238,201	165,207	70,994	287	0	0	0	287
JEFFERSON NATIONAL LIFE INS CO	65064	IN	218,280	197,571	19,384	2,383	0	18	0	2,401
JEFFERSON PILOT PENSION LIFE INS	94064	NC	141,852	137,027	5,624	0	0	0	0	0
JEFFERSON STANDARD LIFE INS CO	65072	NC	1,568,725	1,255,598	288,135	2,134	0	0	0	2,134
JOHN ALDEN LIFE INS CO	65080	MN	982,682	919,380	60,702	4,852	247	18	0	5,117
JOHN HANCOCK MUTUAL LIFE INS CO	65099	MA	21,710,494	20,787,742	1,882,752	18,269	55	6,690	64	25,078
JOHN HANCOCK VARIABLE LIFE INS CO	90204	MA	150,679	29,757	118,922	341	0	0	0	341
KANSAS CITY LIFE INS CO	65129	MO	821,811	758,597	60,093	1,452	0	42	0	1,494
KEMPER INVESTORS LIFE INS CO	90557	IL	1,667,808	1,641,777	24,531	2,253	0	14	0	2,268
KENNESAW LIFE & ACCIDENT INS CO	65161	GA	46,397	41,623	3,774	284	0	0	0	284
KENTUCKY CENTRAL LIFE INS CO	65188	KY	396,509	348,988	41,765	546	-1	1	2	548
KEYSTONE LIFE INS CO	90344	PA	3,633	358	2,274	0	0	0	0	0
KEYSTONE PROVIDENT LIFE INS CO	65234	MI	556,626	543,535	11,584	949	0	0	0	949
LAFAYETTE LIFE INS CO	65242	IN	242,574	223,310	19,264	1,012	0	3	0	1,014
LIBERTY LIFE ASSURANCE CO OF BOST	65315	MA	277,869	246,389	30,391	762	0	221	0	983
LIBERTY LIFE INS CO	65323	SC	583,889	487,463	86,507	364	0	0	2	366
LIBERTY NATIONAL LIFE INS CO	65331	AL	1,752,605	1,507,027	202,517	46	0	0	12	59
LIFE & CASUALTY INS CO OF TENNESS	65390	TN	1,113,615	1,000,774	98,160	127	0	0	9	136
LIFE ASSURANCE CO OF PENNSYLVANIA	65374	PA	45,642	40,738	3,733	832	11	0	0	844
LIFE INS CO OF NORTH AMERICA	65498	PA	946,799	720,265	210,524	3,230	0	2,121	0	5,350
LIFE INS CO OF THE SOUTHWEST	65528	TX	180,472	157,574	20,898	100	0	9	0	108
LIFE INS CO OF VIRGINIA	65536	VA	1,648,599	1,430,174	192,845	3,988	0	264	48	4,252
LIFE INVESTORS INS CO OF AMERICA	64130	IA	511,576	448,575	61,297	13	0	0	0	13
LIFE OF AMERICA INS CORP OF BOSTO	65927	MA	12,177	10,130	1,847	13	0	0	0	13
LIFE OF MID AMERICA INS CO	65552	IA	15,115	12,216	1,699	1	0	0	0	1
LINCOLN AMERICAN LIFE INS CO	65579	TN	101,852	93,164	7,589	22	0	0	0	22
LINCOLN INCOME LIFE INS CO	65617	KY	104,419	93,481	9,463	129	0	0	0	129
LINCOLN LIBERTY LIFE INS CO	65625	NE	271,626	240,304	29,046	27	0	0	0	27
LINCOLN NATIONAL LIFE INS CO	65676	IN	4,914,285	4,576,984	312,301	11,430	0	3,680	0	15,110
LONE STAR LIFE INS CO	65692	TX	160,978	134,397	25,008	4	0	1	0	5
LOYAL AMERICAN LIFE INS CO	65722	AL	85,998	72,620	11,878	67	0	0	0	67
LOYALTY LIFE INS CO	90328	MI	82,940	61,687	19,253	191	9	110	0	288
LUTHERAN MUTUAL LIFE INS CO	65749	IA	785,708	738,726	46,974	466	0	-2	0	464

1982 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000)

TABLE NO. 11 CONTINUED

FOREIGN

COMPANY NAME	DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUST	TOTAL	AEH PREMIUM	AEH LOSSES
INTERCONTINENTAL LIFE INS CO	246	0	0	0	246	25	29
INTERSTATE ASSURANCE CO A MUTUAL CO	341	0	0	0	341	152	49
INVESTORS GUARANTY LIFE INS CO	5	0	0	0	5	0	0
INVESTORS LIFE INS CO NORTH AMERICA	1,637	0	1,672	0	3,309	0	0
ITT LIFE INS CORP	23	0	0	0	23	3	3
ITT LYNDON LIFE INS CO	0	54	0	0	54	555	115
JC PENNEY LIFE INS CO	53	0	0	0	53	125	12
JEFFERSON NATIONAL LIFE INS CO	686	0	5	0	694	25	4
JEFFERSON PILOT PENSION LIFE INS CO	0	0	0	0	0	0	0
JEFFENSON STANDARD LIFE INS CO	2,023	0	0	0	2,023	0	0
JOHN ALDEN LIFE INS CO	421	18	0	0	440	639	126
JOHN HANCOCK MUTUAL LIFE INS CO	12,384	41	7,095	123	19,643	4,695	5,305
JOHN HANCOCK VARIABLE LIFE INS CO	1	0	0	0	1	0	0
KANSAS CITY LIFE INS CO	962	0	9	0	971	98	58
KEMPER INVESTORS LIFE INS CO	345	0	0	0	345	0	0
KENNESAW LIFE & ACCIDENT INS CO	37	0	0	0	37	28	11
KENTUCKY CENTRAL LIFE INS CO	188	2	0	6	197	23	13
KEYSTONE LIFE INS CO	0	0	0	0	0	0	0
KEYSTONE PROVIDENT LIFE INS CO	2	0	0	0	2	0	0
LAFAYETTE LIFE INS CO	341	0	1	0	342	14	1
LIBERTY LIFE ASSURANCE CO OF BOSTON	170	0	202	0	372	1,534	1,730
LIBERTY LIFE INS CO	380	0	0	3	384	4	7
LIBERTY NATIONAL LIFE INS CO	27	0	0	16	43	7	0
LIFE & CASUALTY INS CO OF TENNESSEE	135	0	16	26	175	14	5
LIFE ASSURANCE CO OF PENNSYLVANIA	24	25	0	0	49	15	0
LIFE INS CO OF NORTH AMERICA	1,930	0	1,501	0	3,431	2,982	5,486
LIFE INS CO OF THE SOUTHWEST	6	0	0	0	6	46	-7
LIFE INS CO OF VIRGINIA	2,834	0	-319	218	2,734	327	370
LIFE INVESTORS INS CO OF AMERICA	2	0	0	0	2	0	0
LIFE OF AMERICA INS CORP OF BOSTON	1	0	0	0	1	0	0
LIFE OF MID AMERICA INS CO	0	0	0	0	0	0	0
LINCOLN AMERICAN LIFE INS CO	0	0	0	0	0	1	0
LINCOLN INCOME LIFE INS CO	11	0	0	0	11	1	0
LINCOLN LIBERTY LIFE INS CO	15	0	0	0	15	0	0
LINCOLN NATIONAL LIFE INS CO	10,749	0	3,327	0	14,076	24,695	22,413
LONE STAR LIFE INS CO	10	0	0	0	10	25	29
LOYAL AMERICAN LIFE INS CO	7	0	0	0	7	286	107
LOYALTY LIFE INS CO	102	6	41	0	149	0	0
LUTHERAN MUTUAL LIFE INS CO	156	0	3	0	159	16	11

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1982 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - (8888) TABLE NO. 11 CONTINUED

FOREIGN

COMPANY NAME	IN FORCE, DECEMBER 31, 1982 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
INTERCONTINENTAL LIFE INS CO	27,017	0	0	0	27,017
INTERSTATE ASSURANCE CO A MUTUAL CO	333,195	0	0	0	333,195
INVESTORS GUARANTY LIFE INS CO	17,675	0	2,726	0	20,401
INVESTORS LIFE INS CO NORTH AMERICA	27,651	0	0	0	27,651
ITT LIFE INS CORP	2,768	0	0	0	2,768
ITT LYNDON LIFE INS CO	0	16,665	0	0	16,665
JC PENNEY LIFE INS CO	13,533	0	0	0	13,533
JEFFERSON NATIONAL LIFE INS CO	270,089	0	600	0	270,689
JEFFERSON PILOT PENSION LIFE INS CO	0	0	0	0	0
JEFFERSON STANDARD LIFE INS CO	131,091	0	0	0	131,091
JOHN ALDEN LIFE INS CO	738	8,092	5,476	0	14,306
JOHN HANCOCK MUTUAL LIFE INS CO	1,070,640	21,866	1,177,799	3,446	2,273,751
JOHN HANCOCK VARIABLE LIFE INS CO	34,126	0	0	0	34,126
KANSAS CITY LIFE INS CO	105,116	0	15,001	0	120,117
KEMPER INVESTORS LIFE INS CO	885	0	0	0	885
KENNESAW LIFE & ACCIDENT INS CO	25,848	0	2,456	0	28,304
KENTUCKY CENTRAL LIFE INS CO	65,044	30	28,428	7	93,509
KEYSTONE LIFE INS CO	0	0	0	0	0
KEYSTONE PROVIDENT LIFE INS CO	38,516	0	2,527	0	41,044
LAFAYETTE LIFE INS CO	50,884	0	31,447	0	82,331
LIBERTY LIFE ASSURANCE CO OF BOSTON	48,543	0	41,434	0	89,977
LIBERTY LIFE INS CO	31,016	0	124	0	31,140
LIBERTY NATIONAL LIFE INS CO	8,391	0	0	246	8,637
LIFE & CASUALTY INS CO OF TENNESSEE	6,902	0	26,832	219	34,033
LIFE ASSURANCE CO OF PENNSYLVANIA	7,337	437	4,477	0	12,251
LIFE INS CO OF NORTH AMERICA	18,763	0	114,803	0	133,566
LIFE INS CO OF THE SOUTHWEST	296	0	1,952	0	2,247
LIFE INS CO OF VIRGINIA	214,795	0	50,204	5,346	270,345
LIFE INVESTORS INS CO OF AMERICA	1,415	0	0	0	1,415
LIFE OF AMERICA INS CORP OF BOSTON	428	0	0	0	428
LIFE OF MID AMERICA INS CO	430	0	0	0	430
LINCOLN AMERICAN LIFE INS CO	1,957	0	4,722	0	6,679
LINCOLN INCOME LIFE INS CO	10,237	0	0	0	10,237
LINCOLN LIBERTY LIFE INS CO	1,472	0	0	0	1,472
LINCOLN NATIONAL LIFE INS CO	689,330	3	820,808	0	1,510,149
LONE STAR LIFE INS CO	303	0	0	0	303
LOYAL AMERICAN LIFE INS CO	5,185	0	0	0	5,185
LOYALTY LIFE INS CO	19,439	1,420	19,452	0	40,112
LUTHERAN MUTUAL LIFE INS CO	38,968	0	220	0	39,288

1982 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - (8000) TABLE NO. 11

COMPANY NAME	CODE	FOREIGN DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
MACCABEES MUTUAL LIFE INS CO	65765	MI	479,883	465,281	13,882	237	0	163	0	399
MAINE FIDELITY LIFE INS CO	65838	ME	20,247	14,355	4,139	11	0	0	0	11
MANHATTAN LIFE INS CO	65870	NY	714,620	689,192	18,745	925	0	690	0	1,615
MANHATTAN NATIONAL LIFE INS CO	67083	MO	54,841	50,162	3,239	374	0	0	0	374
MANUFACTURERS LIFE INS CO	80616	MI	3,970,244	2,852,076	116,167	11,546	0	953	0	12,500
MASSACHUSETTS CASUALTY INS CO	80896	MA	61,976	46,733	14,843	0	0	0	0	0
MASSACHUSETTS GENERAL LIFE INS CO	65900	MA	128,820	104,842	19,773	382	0	0	0	382
MASSACHUSETTS IND & LIFE INS CO	65919	MA	254,375	195,368	54,522	892	198	1	0	1,091
MASSACHUSETTS MUTUAL LIFE INS CO	65935	MA	11,151,921	10,365,296	766,625	18,603	1	485	0	19,088
MBL LIFE ASSURANCE CORP	69728	OH	41,195	33,521	5,964	48	0	0	0	48
MERIT LIFE INS CO	65951	IN	81,602	68,761	39,741	6	0	0	0	6
METROPOLITAN INS & ANNUITY CO	86428	DE	752,776	725,898	27,687	711	0	0	0	711
METROPOLITAN LIFE INS CO	65978	NY	55,731,371	53,219,738	2,511,632	43,486	28	23,388	-62	66,672
MIC LIFE INS CORP	85561	DE	57,168	47,661	8,807	0	716	0	0	716
MICHIGAN LIFE INS CO	65986	MI	80,883	62,679	16,924	28	0	0	0	28
MID SOUTH INS CO	79987	NC	14,547	9,815	3,524	0	0	0	0	0
MID STATES LIFE INS CO OF AMERICA	66052	FL	28,448	14,649	12,799	0	0	0	0	0
MIDLAND MUTUAL LIFE INS CO	66036	OH	391,696	365,901	25,793	352	0	6	0	358
MIDLAND NATIONAL LIFE INS CO	66044	SD	256,896	228,828	26,562	1,903	0	2	0	1,905
MIDWESTERN NATIONAL L INS CO OF O	66095	OH	26,255	23,916	1,339	10	0	0	0	10
MIDWESTERN UNITED LIFE INS CO	66109	IN	252,198	213,668	36,142	70	0	0	0	70
MINISTERS LIFE & MUTUAL LIFE INS	66133	MN	122,205	111,661	11,188	344	0	6	0	350
MINNESOTA MUTUAL LIFE INS CO	66168	MN	2,234,863	2,072,860	161,203	1,118	275	2,783	0	4,176
MML BAY STATE LIFE INS CO	70416	MO	14,820	6,957	5,863	0	0	0	0	0
MML LIFE INS CO	93475	DE	4,601	226	2,362	0	0	0	0	0
MML PENSION INS CO	80314	DE	44,535	38,793	4,242	1,870	0	0	0	1,870
MODERN PIONEERS LIFE INS CO	66249	AZ	7,145	5,177	1,452	100	0	0	0	100
MONARCH LIFE INS CO	66265	MA	552,489	471,679	74,803	1,107	0	13	0	1,120
MONTGOMERY WARD LIFE INS CO	66273	IL	165,512	110,743	53,269	1,063	827	382	0	2,272
MUTUAL BENEFIT LIFE INS CO	66362	NJ	7,266,134	7,062,065	204,069	5,203	0	1,346	0	6,549
MUTUAL LIFE INS CO OF NEW YORK	66370	NY	8,754,377	8,272,757	481,620	12,454	0	1,689	0	14,143
MUTUAL LIFE INS CO OF WASHINGTON	66389	DC	10,703	7,881	2,822	60	0	0	118	178
MUTUAL OF OMAHA INS CO	71412	NE	1,674,905	1,210,141	464,763	0	0	0	0	0
MUTUAL SECURITY LIFE INS CO	66400	IN	320,285	307,185	13,100	357	0	17	0	374
MUTUAL SERVICE LIFE INS CO	66419	MN	267,154	251,486	15,668	12	0	0	0	12
MUTUAL TRUST LIFE INS CO	66427	IL	383,798	354,643	29,155	193	0	0	0	193
NATIONAL AMERICAN L INS CO OF PA	69221	PA	107,777	81,348	26,429	37	727	0	0	764
NATIONAL BENEFIT LIFE INS CO	61409	NY	146,513	136,390	9,322	557	0	0	0	557
NATIONAL FIDELITY LIFE INS CO	66559	MO	316,456	288,663	27,888	544	0	1	0	545

1982 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000)

TABLE NO. 11 CONTINUED

FOREIGN

COMPANY NAME	DIRECT CLAIMS AND BENEFITS PAID					A&H	
	ORDINARY	CREDIT	GROUP	INDUST	TOTAL	PREMIUM	LOSSES
MACCABEES MUTUAL LIFE INS CO	287	0	108	0	395	162	68
MAINE FIDELITY LIFE INS CO	0	0	0	0	0	0	0
MANHATTAN LIFE INS CO	762	0	514	0	1,276	50	50
MANHATTAN NATIONAL LIFE INS CO	115	0	0	0	115	0	0
MANUFACTURERS LIFE INS CO	4,943	0	225	0	5,168	19	1
MASSACHUSETTS CASUALTY INS CO	0	0	0	0	0	835	366
MASSACHUSETTS GENERAL LIFE INS CO	247	0	0	0	247	60	45
MASSACHUSETTS IND & LIFE INS CO	101	222	0	0	323	883	425
MASSACHUSETTS MUTUAL LIFE INS CO	12,447	0	6,127	0	18,574	7,881	5,143
MBL LIFE ASSURANCE CORP	0	0	0	0	0	0	0
MERIT LIFE INS CO	0	0	0	0	0	0	0
METROPOLITAN INS & ANNUITY CO	0	0	0	0	0	0	0
METROPOLITAN LIFE INS CO	42,898	16	97,079	3,796	143,788	12,142	9,875
MIC LIFE INS CORP	0	217	0	0	217	208	94
MICHIGAN LIFE INS CO	0	0	0	0	0	0	0
MID SOUTH INS CO	0	0	0	0	0	0	0
MID STATES LIFE INS CO OF AMERICA	0	0	0	0	0	0	0
MIDLAND MUTUAL LIFE INS CO	289	0	0	0	289	51	123
MIDLAND NATIONAL LIFE INS CO	1,133	0	0	0	1,133	8	6
MIDWESTERN NATIONAL L INS CO OF OHI	4	0	0	0	4	0	0
MIDWESTERN UNITED LIFE INS CO	70	0	0	0	70	0	0
MINISTERS LIFE & MUTUAL LIFE INS CO	44	0	0	0	44	55	26
MINNESOTA MUTUAL LIFE INS CO	770	182	2,218	0	3,169	452	146
MML BAY STATE LIFE INS CO	2	0	0	0	2	0	0
MML LIFE INS CO	0	0	0	0	0	0	0
MML PENSION INS CO	163	0	0	0	163	0	0
MODERN PIONEERS LIFE INS CO	0	0	0	0	0	0	0
MONARCH LIFE INS CO	1,124	0	6	0	1,130	1,275	723
MONTGOMERY WARD LIFE INS CO	529	517	381	0	1,227	1,460	886
MUTUAL BENEFIT LIFE INS CO	4,485	0	922	0	5,407	3,268	2,270
MUTUAL LIFE INS CO OF NEW YORK	9,450	0	1,447	0	10,897	2,382	1,719
MUTUAL LIFE INS CO OF WASHINGTON DC	0	0	0	23	23	48	1
MUTUAL OF OMAHA INS CO	0	0	0	0	0	20,466	14,812
MUTUAL SECURITY LIFE INS CO	317	0	3	0	320	669	420
MUTUAL SERVICE LIFE INS CO	2	0	3	0	5	0	0
MUTUAL TRUST LIFE INS CO	109	0	0	0	109	4	0
NATIONAL AMERICAN L INS CO OF PA	25	243	0	0	268	-14	70
NATIONAL BENEFIT LIFE INS CO	2,793	0	30	0	2,823	49	33
NATIONAL FIDELITY LIFE INS CO	105	0	0	0	105	36	68

1982 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000)

TABLE NO. 11 CONTINUED

FOREIGN

COMPANY NAME	IN FORCE, DECEMBER 31, 1982 - ORDINARY	CREDIT	GROUP	INDUST	TOTAL
MACCABEES MUTUAL LIFE INS CO	11,089	0	46,293	42,769	98,151
MAINE FIDELITY LIFE INS CO	1,222	0	2,388	0	3,610
MANHATTAN LIFE INS CO	54,310	0	143,950	0	198,260
MANHATTAN NATIONAL LIFE INS CO	88,199	0	0	0	88,199
MANUFACTURERS LIFE INS CO	177,500	0	81,224	0	258,724
MASSACHUSETTS CASUALTY INS CO	0	0	0	0	0
MASSACHUSETTS GENERAL LIFE INS CO	20,450	0	0	0	20,450
MASSACHUSETTS IND & LIFE INS CO	173,729	25,922	139	0	199,789
MASSACHUSETTS MUTUAL LIFE INS CO	1,158,003	246	192,591	0	1,350,840
MBL LIFE ASSURANCE CORP	20,310	0	0	0	20,310
MERIT LIFE INS CO	844	0	0	0	844
METROPOLITAN INS & ANNUITY CO	0	0	0	0	0
METROPOLITAN LIFE INS CO	2,642,470	70,749	5,291,285	96,276	8,098,780
MIC LIFE INS CORP	0	43,356	0	0	43,356
MICHIGAN LIFE INS CO	1,922	0	0	0	1,922
MID SOUTH INS CO	0	0	0	0	0
MID STATES LIFE INS CO OF AMERICA	0	0	38,059	0	38,059
MIDLAND MUTUAL LIFE INS CO	20,929	0	30,368	0	51,297
MIDLAND NATIONAL LIFE INS CO	376,346	0	8,678	0	385,024
MIDWESTERN NATIONAL L INS CO OF OHI	92	0	0	0	92
MIDWESTERN UNITED LIFE INS CO	3,879	0	0	0	3,879
MINISTERS LIFE & MUTUAL LIFE INS CO	11,979	0	260	0	12,239
MINNESOTA MUTUAL LIFE INS CO	82,890	77,298	603,906	0	764,087
MML BAY STATE LIFE INS CO	11	0	0	0	11
MML LIFE INS CO	0	0	0	0	0
MML PENSION INS CO	0	0	0	0	0
MODERN PIONEERS LIFE INS CO	7,844	0	0	0	7,844
MONARCH LIFE INS CO	51,216	0	22,527	0	73,743
MONTGOMERY WARD LIFE INS CO	95,805	45,609	110,327	0	251,332
MUTUAL BENEFIT LIFE INS CO	251,547	0	443,731	0	695,278
MUTUAL LIFE INS CO OF NEW YORK	745,784	0	322,480	0	1,068,264
MUTUAL LIFE INS CO OF WASHINGTON DC	2,441	0	0	2,712	5,154
MUTUAL OF OMAHA INS CO	0	0	0	0	0
MUTUAL SECURITY LIFE INS CO	20,170	0	26,148	0	46,318
MUTUAL SERVICE LIFE INS CO	767	0	26,763	0	27,530
MUTUAL TRUST LIFE INS CO	12,506	0	0	0	12,506
NATIONAL AMERICAN L INS CO OF PA	5,916	3,811	0	0	9,727
NATIONAL BENEFIT LIFE INS CO	188,576	429	36,698	0	225,705
NATIONAL FIDELITY LIFE INS CO	13,438	0	120	0	13,558

1982 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000)

TABLE NO. 11

COMPANY NAME	CODE	FOREIGN DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
NATIONAL HEALTH INS CO	82538	TX	14,001	7,988	6,014	0	0	0	0	0
NATIONAL HOME LIFE ASSURANCE CO	66605	MO	691,349	667,789	42,449	326	0	173	0	499
NATIONAL LIFE & ACCIDENT INS CO	66672	TN	3,147,599	2,681,177	390,018	2,019	0	6	481	2,506
NATIONAL LIFE INS CO	66600	VT	2,656,918	2,473,137	183,781	3,345	0	0	0	3,345
NATIONAL OLD LINE INS CO	94205	AR	282,306	233,039	44,866	44	0	0	0	44
NATIONAL RESERVE LIFE INS CO	66745	SD	171,341	142,548	27,074	17	0	0	0	17
NATIONAL STATES INS CO	60593	MO	16,837	10,063	4,775	0	0	0	0	0
NATIONAL TRAVELERS LIFE CO	66826	IA	156,397	142,028	14,369	236	0	0	0	236
NATIONAL WESTERN LIFE INS CO	66850	CO	314,438	277,331	33,628	164	0	4	0	168
NATIONWIDE LIFE INS CO	66869	OH	3,364,374	3,213,039	147,734	8,099	69	3,866	0	12,034
NEW ENGLAND MUTUAL LIFE INS CO	66893	MA	7,968,698	7,484,358	484,341	8,948	13	681	0	9,642
NEW JERSEY LIFE INS CO	66907	NJ	50,260	45,448	3,712	156	0	64	0	220
NEW YORK LIFE INS & ANNUITY CORP	91596	DE	604,039	586,865	15,174	7,582	0	0	0	7,582
NEW YORK LIFE INS CO	66915	NY	22,549,386	21,260,149	1,289,238	32,002	0	2,849	0	34,851
NN INVESTORS LIFE INS CO	86231	IA	167,395	155,172	11,063	8	0	23	0	31
NORTH AMERICAN CO FOR LIFE & H IN	66974	IL	509,552	409,529	98,022	2,733	4	67	0	2,804
NORTH AMERICAN EQUITABLE LIFE ASR	66982	OH	18,662	16,488	1,174	1,880	0	0	69	1,149
NORTH AMERICAN LIFE & CAS	90611	MN	509,421	470,050	19,371	604	0	532	0	1,136
NORTH CAROLINA MUTUAL LIFE INS CO	67032	NC	209,052	185,691	14,161	690	0	7	841	1,538
NORTH CENTRAL LIFE INS CO	67040	MN	91,984	84,890	5,772	1	0	0	0	1
NORTHERN LIFE INS CO	87734	WA	448,183	421,029	25,654	83	0	0	0	83
NORTHWESTERN MUTUAL LIFE INS CO	67091	WI	13,252,835	12,457,586	795,248	15,785	0	0	0	15,785
NORTHWESTERN NTL LIFE INS CO	67105	MN	1,865,762	1,708,080	153,281	509	0	3,476	0	3,984
OCCIDENTAL LIFE INS CO OF NC	67148	NC	167,222	146,594	18,128	583	0	15	0	598
OHIO LIFE INS CO	67164	OH	57,419	45,037	12,482	267	0	0	0	267
OHIO NATIONAL LIFE ASR CORP	89206	OH	17,600	9,739	5,761	48	0	0	0	48
OHIO NATIONAL LIFE INS CO	67172	OH	863,749	804,699	56,851	242	0	49	0	291
OHIO STATE LIFE INS CO	67180	OH	411,817	334,722	77,097	482	0	40	0	522
OLD LINE LIFE INS CO OF AMERICA	67245	WI	316,299	248,356	66,215	1,222	0	0	0	1,222
OLD REPUBLIC LIFE INS CO	67261	IL	144,292	116,984	25,480	355	514	1	0	869
OMAHA FINANCIAL LIFE INS CO	72052	NE	28,996	19,019	8,477	0	104	39	0	143
PACIFIC FIDELITY LIFE INS CO	67423	CA	216,694	203,888	11,306	67	0	0	0	67
PACIFIC MUTUAL LIFE INS CO	67466	CA	3,213,128	3,033,247	179,881	1,087	0	1,317	0	2,404
PAN AMERICAN ASSURANCE CO	93459	LA	6,754	1,283	5,971	0	0	0	0	0
PAN AMERICAN LIFE INS CO	67539	LA	725,053	642,138	82,915	794	0	223	0	1,017
PATRIOT GENERAL LIFE INS CO	71692	VA	21,856	14,566	6,290	3	0	0	0	3
PAUL REVERE LIFE INS CO	67598	MA	871,892	807,999	54,093	386	0	105	0	491
PAUL REVERE PROTECTIVE LIFE INS C	81051	DE	58,237	47,057	8,380	148	0	0	0	148
PAUL REVERE VARIABLE ANNUITY INS	67601	MA	403,890	396,735	6,056	16	0	0	0	16

1982 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000)

TABLE NO. 11 CONTINUED

FOREIGN

COMPANY NAME	DIRECT CLAIMS AND BENEFITS PAID					ASH	
	ORDINARY	CREDIT	GROUP	INDUST	TOTAL	PREMIUM	LOSSES
NATIONAL HEALTH INS CO	0	0	0	0	0	2	0
NATIONAL HOME LIFE ASSURANCE CO	119	0	499	0	618	1,105	791
NATIONAL LIFE & ACCIDENT INS CO	686	0	27	349	1,063	219	140
NATIONAL LIFE INS CO	3,315	0	0	0	3,315	212	161
NATIONAL OLD LINE INS CO	42	0	0	0	42	1	0
NATIONAL RESERVE LIFE INS CO	7	0	0	0	7	0	0
NATIONAL STATES INS CO	0	0	0	0	0	0	0
NATIONAL TRAVELERS LIFE CO	143	0	0	0	143	3	1
NATIONAL WESTERN LIFE INS CO	67	0	0	0	67	3	6
NATIONWIDE LIFE INS CO	4,804	44	367	0	5,215	5,685	4,685
NEW ENGLAND MUTUAL LIFE INS CO	6,466	5	404	0	6,876	3,960	2,523
NEW JERSEY LIFE INS CO	37	0	0	0	37	2	0
NEW YORK LIFE INS & ANNUITY CORP	77	0	0	0	77	0	0
NEW YORK LIFE INS CO	21,951	0	2,264	0	24,216	4,151	3,035
NN INVESTORS LIFE INS CO	7	0	2	0	8	448	279
NORTH AMERICAN CO FOR LIFE & H INS	570	17	39	0	627	248	263
NORTH AMERICAN EQUITABLE LIFE ASR C	290	0	0	134	339	84	55
NORTH AMERICAN LIFE & CAS	214	0	59	0	273	940	345
NORTH CAROLINA MUTUAL LIFE INS CO	223	0	0	456	680	292	67
NORTH CENTRAL LIFE INS CO	0	0	0	0	0	0	53
NORTHERN LIFE INS CO	24	0	0	0	24	0	0
NORTHWESTERN MUTUAL LIFE INS CO	8,457	0	0	0	8,457	1,057	-119
NORTHWESTERN NTL LIFE INS CO	456	0	2,441	0	2,899	987	1,397
OCCIDENTAL LIFE INS CO OF NC	96	0	0	0	96	2	0
OHIO LIFE INS CO	100	0	0	0	100	0	0
OHIO NATIONAL LIFE ASR CORP	0	0	0	0	0	2	0
OHIO NATIONAL LIFE INS CO	157	0	69	0	226	21	4
OHIO STATE LIFE INS CO	295	0	18	0	313	620	344
OLD LINE LIFE INS CO OF AMERICA	266	0	0	0	266	0	0
OLD REPUBLIC LIFE INS CO	24	331	0	0	359	303	154
OMAHA FINANCIAL LIFE INS CO	0	19	0	0	19	585	220
PACIFIC FIDELITY LIFE INS CO	46	0	0	0	48	2	1
PACIFIC MUTUAL LIFE INS CO	982	0	1,201	0	2,183	3,165	2,987
PAN AMERICAN ASSURANCE CO	0	0	0	0	0	0	0
PAN AMERICAN LIFE INS CO	504	0	52	0	556	839	709
PATRIOT GENERAL LIFE INS CO	72	0	0	0	72	0	0
PAUL REVERE LIFE INS CO	351	0	183	0	533	2,596	931
PAUL REVERE PROTECTIVE LIFE INS CO	0	0	0	0	0	0	0
PAUL REVERE VARIABLE ANNUITY INS CO	0	0	0	0	0	0	0

1982 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000)

TABLE NO. 11 CONTINUED

FOREIGN

COMPANY NAME	IN FORCE, DECEMBER 31, 1982 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
NATIONAL HEALTH INS CO	0	0	0	0	0
NATIONAL HOME LIFE ASSURANCE CO	36,652	0	5,446	0	44,097
NATIONAL LIFE & ACCIDENT INS CO	102,468	0	36,824	18,704	157,996
NATIONAL LIFE INS CO	166,233	0	0	0	166,233
NATIONAL OLD LINE INS CO	1,367	0	0	0	1,367
NATIONAL RESERVE LIFE INS CO	1,363	0	0	0	1,363
NATIONAL STATES INS CO	0	0	0	0	0
NATIONAL TRAVELERS LIFE CO	16,857	0	4,151	0	21,008
NATIONAL WESTERN LIFE INS CO	7,159	0	0	0	7,159
NATIONWIDE LIFE INS CO	682,115	8,567	61,522	0	752,204
NEW ENGLAND MUTUAL LIFE INS CO	471,390	2,715	106,023	0	560,128
NEW JERSEY LIFE INS CO	8,209	0	588	0	8,797
NEW YORK LIFE INS & ANNUITY CORP	0	0	0	0	0
NEW YORK LIFE INS CO	2,867,223	0	974,794	0	3,842,017
NN INVESTORS LIFE INS CO	573	0	4,299	0	4,872
NORTH AMERICAN CO FOR LIFE & H INS	256,849	2,266	11,715	0	270,830
NORTH AMERICAN EQUITABLE LIFE ASR C	49,926	0	1,399	3,646	54,972
NORTH AMERICAN LIFE & CAS	11,591	0	106,043	0	117,634
NORTH CAROLINA MUTUAL LIFE INS CO	25,805	0	1,619	23,313	50,736
NORTH CENTRAL LIFE INS CO	191	0	3,031	0	3,222
NORTHERN LIFE INS CO	14,261	0	16,475	0	30,736
NORTHWESTERN MUTUAL LIFE INS CO	985,684	0	0	0	985,684
NORTHWESTERN NTL LIFE INS CO	27,057	0	1,018,962	0	1,046,019
OCCIDENTAL LIFE INS CO OF NC	39,483	0	0	0	39,483
OHIO LIFE INS CO	22,866	0	0	0	22,866
OHIO NATIONAL LIFE ASR CORP	375	0	0	0	375
OHIO NATIONAL LIFE INS CO	5,089	0	36,866	0	41,955
OHIO STATE LIFE INS CO	56,514	0	21,831	0	78,345
OLD LINE LIFE INS CO OF AMERICA	248,486	0	27,473	0	275,879
OLD REPUBLIC LIFE INS CO	160,191	48,151	0	0	208,343
OMAHA FINANCIAL LIFE INS CO	6,625	4,079	60	0	10,764
PACIFIC FIDELITY LIFE INS CO	7,864	0	32	0	7,896
PACIFIC MUTUAL LIFE INS CO	64,622	0	130,289	0	194,911
PAN AMERICAN ASSURANCE CO	0	0	0	0	0
PAN AMERICAN LIFE INS CO	43,613	0	60,398	0	104,011
PATRIOT GENERAL LIFE INS CO	498	0	0	0	498
PAUL REVERE LIFE INS CO	25,693	0	31,989	0	57,682
PAUL REVERE PROJECTIVE LIFE INS CO	21,463	0	0	0	21,463
PAUL REVERE VARIABLE ANNUITY INS CO	432	0	0	0	432

1982 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000)

TABLE NO. 11

COMPANY NAME	FOREIGN CODE	DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
PENINSULAR LIFE INS CO	67636	FL	206,671	190,152	12,693	9	0	0	0	9
PENN DIVERSIFIED INS & ANNUITY CO	69337	MU	78,762	66,498	10,263	0	0	0	0	0
PENN INS & ANNUITY CO	93262	DE	64,291	54,151	8,140	0	0	0	0	0
PENN MUTUAL LIFE INS CO	67644	PA	4,011,189	3,804,686	206,503	4,969	0	245	0	5,213
PENNSYLVANIA LIFE INS CO	67660	PA	335,589	288,712	47,368	423	0	0	0	423
PENNSYLVANIA NATIONAL LIFE INS CO	67679	PA	50,421	47,479	1,795	574	0	5	0	579
PEOPLES LIFE INS CO WASHINGTON DC	67709	DC	736,030	660,782	68,592	18,065	0	120	1,897	20,082
PERSONAL LIFE INS CO	67741	MU	31,356	24,371	5,886	0	0	0	0	0
PHF LIFE INS CO	84808	AI	93,665	81,506	10,659	1	0	0	0	1
PHILADELPHIA LIFE INS CO	67784	PA	921,350	877,588	42,262	2,238	0	1,075	0	3,313
PHILADELPHIA UNITED LIFE INS CO	67792	PA	28,860	19,207	8,898	102	0	0	736	837
PHOENIX AMERICAN LIFE INS CO	80926	UE	26,194	23,055	3,639	0	0	35	0	35
PHOENIX MUTUAL LIFE INS CO	67814	CT	3,533,914	3,337,679	196,235	4,881	0	1,093	0	5,974
PHYSICIANS LIFE INS CO	72125	NE	34,009	25,443	7,266	231	0	0	0	231
PHYSICIANS MUTUAL INS CO	80578	NE	160,048	100,938	59,110	0	0	0	0	0
PILOT LIFE INS CO	67865	NC	1,039,633	908,706	125,926	894	138	420	2	1,454
PIONEER LIFE INS CO OF ILLINOIS	68330	IL	60,737	54,162	6,573	3	0	0	0	3
PIONEER SECURITY LIFE INS CO	67946	TX	5,177	1,513	2,565	0	0	0	0	0
PRAIRIE STATES LIFE INS CO	67989	SD	50,397	46,219	2,592	1	0	0	0	1
PREFERRED RISK LIFE INS CO	68004	CO	70,277	47,603	21,395	12	0	0	0	12
PRESBYTERIAN MINISTERS FUND	68012	PA	250,085	225,262	24,823	420	0	0	0	420
PRESIDENTIAL LIFE INS CO	68039	NY	623,496	612,796	8,696	386	0	0	0	386
PROGRESSIVE LIFE INS CO	68101	NJ	43,705	41,801	1,904	154	0	0	570	725
PROPRIETORS LIFE ASR CO	75918	UM	5,937	3,704	983	0	0	1	0	1
PROTECTED HOME MUTUAL LIFE INS CO	68128	PA	52,282	50,005	2,278	165	0	0	0	165
PROTECTIVE LIFE INS CO	68136	AL	432,103	384,454	42,649	284	0	7	0	291
PROVIDENCE LIFE INS CO	68152	MI	35,249	28,209	5,540	66	0	0	0	66
PROVIDENT ALLIANCE LIFE INS CO	68160	CA	233,445	143,185	88,260	46	83	0	0	129
PROVIDENT INDEMNITY LIFE INS CO	68187	PA	19,323	17,977	246	114	0	50	129	293
PROVIDENT LIFE & ACCIDENT INS CO	68195	TN	2,037,246	1,787,882	219,833	1,989	1	664	0	2,654
PROVIDENT MUTUAL LIFE I C OF PHIL	68225	PA	2,123,775	1,970,736	153,039	4,948	0	371	0	5,319
PROVIDENT NATIONAL ASR CO	70866	IN	309,720	285,811	22,909	0	0	0	0	0
PRUCO LIFE INS CO	79227	AZ	114,970	102,259	10,711	1,832	0	0	0	1,832
PRUDENTIAL INS CO OF AMERICA	68241	NJ	66,707,209	64,203,524	2,503,685	50,518	748	38,068	-13	89,304
PURITAN LIFE INS CO	68276	MI	324,061	160,966	160,345	256	0	14	0	270
PYRAMID LIFE INS CO	68284	KS	59,687	44,205	14,282	81	0	0	0	81
RELIABLE LIFE INS CO	68357	MO	233,631	186,940	43,691	4	0	0	0	4
RELIANCE STANDARD LIFE INS CO	68381	IL	548,448	513,709	33,405	2,651	0	140	0	2,791
REPUBLIC NATIONAL LIFE GRP INS CO	65286	TX	149,697	112,949	35,248	0	0	48	0	48

1982 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000)

TABLE NO. 11 CONTINUED

FOREIGN

COMPANY NAME	DIRECT CLAIMS AND BENEFITS PAID					A&H	
	ORDINARY	CREDIT	GROUP	INDUST	TOTAL	PREMIUM	LOSSES
PENINSULAR LIFE INS CO	1	0	0	0	1	0	0
PENN DIVERSIFIED INS & ANNUITY CO	0	0	0	0	0	0	0
PENN INS & ANNUITY CO	1	0	0	0	1	0	0
PENN MUTUAL LIFE INS CO	5,824	0	417	0	6,241	877	896
PENNSYLVANIA LIFE INS CO	219	0	0	0	219	1,964	517
PENNSYLVANIA NATIONAL LIFE INS CO	274	0	57	0	331	8	1
PEOPLES LIFE INS CO WASHINGTON DC	7,977	0	69	2,383	10,429	498	208
PERSONAL LIFE INS CO	0	0	0	0	0	0	0
PMF LIFE INS CO	0	0	0	0	0	0	0
PHILADELPHIA LIFE INS CO	2,385	0	113	0	2,498	144	183
PHILADELPHIA UNITED LIFE INS CO	27	0	0	129	156	5	1
PHOENIX AMERICAN LIFE INS CO	20	0	0	0	20	0	0
PHOENIX MUTUAL LIFE INS CO	3,166	0	686	0	3,852	2,190	1,572
PHYSICIANS LIFE INS CO	21	0	0	0	21	0	0
PHYSICIANS MUTUAL INS CO	0	0	0	0	0	2,096	1,155
PILOT LIFE INS CO	1,194	134	357	0	1,692	2,519	1,254
PIONEER LIFE INS CO OF ILLINOIS	21	0	0	0	21	7	4
PIONEER SECURITY LIFE INS CO	0	0	0	0	0	0	0
PRAIRIE STATES LIFE INS CO	0	0	0	0	0	0	0
PREFERRED RISK LIFE INS CO	20	0	0	0	20	1	0
PRESBYTERIAN MINISTERS FUND	227	0	0	0	227	0	0
PRESIDENTIAL LIFE INS CO	0	0	0	0	0	0	0
PROGRESSIVE LIFE INS CO	29	0	0	141	170	16	7
PROPRIETORS LIFE ASR CO	0	0	0	0	0	23	12
PROTECTED HOME MUTUAL LIFE INS CO	132	0	0	0	132	7	1
PROTECTIVE LIFE INS CO	188	0	0	0	188	54	5
PROVIDENCE LIFE INS CO	0	0	0	0	0	0	0
PROVIDENT ALLIANCE LIFE INS CO	93	6	0	0	99	279	145
PROVIDENT INDEMNITY LIFE INS CO	72	0	30	150	252	700	459
PROVIDENT LIFE & ACCIDENT INS CO	1,059	6	1,881	0	2,946	5,056	2,985
PROVIDENT MUTUAL LIFE I C OF PHILAD	2,833	0	228	0	3,061	2,897	1,924
PROVIDENT NATIONAL ASR CO	1	0	5	0	6	0	0
PRUCO LIFE INS CO	1	0	0	0	1	0	0
PRUDENTIAL INS CO OF AMERICA	32,792	521	28,651	3,206	65,170	64,969	59,874
PURITAN LIFE INS CO	113	0	0	0	113	5	4
PYRAMID LIFE INS CO	3	0	0	0	3	1	4
RELIABLE LIFE INS CO	4	0	0	0	4	0	0
RELIANCE DIAMOND LIFE INS CO	576	0	41	1	618	1,488	1,069
REPUBLIC NATIONAL LIFE GRP INS CO	0	0	41	0	41	75	373

1982 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000)

TABLE NO. 11 CONTINUED

FOREIGN

COMPANY NAME	IN FORCE, DECEMBER 31, 1982 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
PENINSULAR LIFE INS CO	485	0	0	0	485
PENN DIVERSIFIED INS & ANNUITY CO	0	0	0	0	0
PENN INS & ANNUITY CO	0	0	0	0	0
PENN MUTUAL LIFE INS CO	357,139	0	38,021	0	395,160
PENNSYLVANIA LIFE INS CO	20,313	0	0	0	20,313
PENNSYLVANIA NATIONAL LIFE INS CO	22,612	0	1,242	0	23,854
PEOPLES LIFE INS CO WASHINGTON DC	1,060,009	0	22,102	105,874	1,187,984
PERSONAL LIFE INS CO	0	0	0	0	0
PHF LIFE INS CO	125	0	166	0	291
PHILADELPHIA LIFE INS CO	151,312	0	54,226	0	205,538
PHILADELPHIA UNITED LIFE INS CO	5,135	0	0	16,803	21,938
PHOENIX AMERICAN LIFE INS CO	0	0	0	0	0
PHOENIX MUTUAL LIFE INS CO	262,282	0	118,422	0	380,704
PHYSICIANS LIFE INS CO	3,279	0	0	0	3,279
PHYSICIANS MUTUAL INS CO	0	0	0	0	0
PILOT LIFE INS CO	52,591	12,608	180,698	0	246,097
PIONEER LIFE INS CO OF ILLINOIS	233	0	0	0	233
PIONEER SECURITY LIFE INS CO	0	0	0	0	0
PRAIRIE STATES LIFE INS CO	52	0	0	0	52
PREFERRED RISK LIFE INS CO	743	0	0	0	743
PRESBYTERIAN MINISTERS FUND	26,588	0	0	0	26,588
PRESIDENTIAL LIFE INS CO	0	0	0	0	0
PROGRESSIVE LIFE INS CO	5,903	0	0	17,774	23,677
PROPRIETORS LIFE ASR CO	0	0	55	0	55
PROTECTED HOME MUTUAL LIFE INS CO	6,775	0	635	0	7,410
PROTECTIVE LIFE INS CO	21,520	0	1,805	0	23,326
PROVIDENCE LIFE INS CO	3,927	0	0	0	3,927
PROVIDENT ALLIANCE LIFE INS CO	1,493	3,411	31,040	0	35,894
PROVIDENT INDEMNITY LIFE INS CO	2,379	0	41,006	93	43,469
PROVIDENT LIFE & ACCIDENT INS CO	172,102	110	301,291	0	473,503
PROVIDENT MUTUAL LIFE I C OF PHILAD	263,569	0	31,194	0	294,762
PROVIDENT NATIONAL ASR CO	0	0	0	0	0
PRUCO LIFE INS CO	0	0	0	0	0
PRUDENTIAL INS CO OF AMERICA	3,325,759	57,055	7,302,699	54,896	10,741,209
PURITAN LIFE INS CO	33,307	6	4,267	0	37,579
PYRAMID LIFE INS CO	1,419	0	0	0	1,419
RELIABLE LIFE INS CO	396	0	0	37	433
RELIANCE STANDARD LIFE INS CO	42,396	0	39,913	1	82,310
REPUBLIC NATIONAL LIFE GRP INS CO	0	0	12,320	0	12,320

1982 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000)

TABLE NO. 11

COMPANY NAME	CODE	FOREIGN DOM	ASSETS	LIABILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
REPUBLIC NATIONAL LIFE INS CO	92576	TX	499,048	467,343	30,201	1,104	0	0	0	1,104
REPUBLIC VANGUARD LIFE INS CO	68446	TX	35,665	28,183	12,690	70	0	3	0	73
RESERVE LIFE INS CO	68454	TX	341,179	251,751	87,427	1,541	0	0	0	1,541
ROYAL LIFE INS CO OF AMERICA	80586	CT	33,670	13,098	17,271	304	0	0	0	304
SAFECO LIFE INS CO	68608	AA	613,108	578,082	33,026	846	0	310	0	1,156
SAFECO NATIONAL LIFE INS CO	98581	AA	4,822	1,302	1,520	13	0	0	0	13
SAINT PAUL LIFE INS CO	84902	MN	119,331	107,263	10,568	34	0	5	0	38
SECURITY A&H CO	71714	AZ	85,407	21,210	58,197	0	165	0	0	165
SECURITY BENEFIT LIFE INS CO	68675	KS	645,089	605,859	39,230	557	0	43	0	600
SECURITY CONNECTICUT LIFE INS CO	91588	CT	295,142	257,767	34,459	4,367	0	134	0	4,501
SECURITY FIRST LIFE INS CO	61050	DE	138,296	98,295	38,902	0	0	0	0	0
SECURITY LIFE OF DENVER INS CO	68713	CO	291,323	248,870	39,573	154	0	398	0	552
SECURITY MUTUAL LIFE INS CO OF NY	68772	NY	387,698	366,485	21,295	797	0	5	0	802
SECURITY OF AMERICA LIFE INS CO	68667	PA	66,724	52,556	14,329	49	753	2	0	803
SENTRY LIFE INS CO	68810	WI	727,144	684,641	39,341	94	0	154	0	248
SHENANDOAH LIFE INS CO	66845	VA	254,388	236,553	17,747	568	0	377	0	945
SMA LIFE ASSURANCE CO	84824	DE	196,094	181,502	13,287	66	0	0	0	66
SOUTHLAND LIFE INS CO	68956	TX	912,216	820,055	84,661	590	0	0	105	695
SOUTHWESTERN GENERAL LIFE INS CO	91383	TX	108,551	77,763	21,588	41	0	0	0	41
SOUTHWESTERN LIFE INS CO	91391	TX	1,818,761	1,679,463	137,798	1,586	0	104	0	1,690
SOVEREIGN LIFE INS CO OF CALIFORN	88438	CA	38,682	23,840	13,742	7	0	0	0	7
SPRINGFIELD LIFE INS CO INC	68993	VT	134,183	118,117	14,066	241	0	32	0	272
STANDARD OF AMERICA LIFE INS CO	69108	IL	73,879	61,695	11,659	1	0	0	0	1
STANDARD SECURITY LIFE INS CO OF	69078	NY	114,825	99,359	13,397	135	0	0	0	135
STATE FARM LIFE INS CO	69108	IL	4,293,386	3,656,870	633,496	10,496	-1	349	0	10,844
STATE LIFE INS CO	69116	IN	149,351	135,163	14,188	385	0	0	0	385
STATE MUTUAL LIFE ASM CO OF AM	69140	MA	4,738,823	2,602,758	135,900	2,601	0	1,961	0	4,562
STATES GENERAL LIFE INS CO	69175	IX	11,058	7,468	2,589	0	0	0	0	0
STATESMAN NATIONAL LIFE INS CO	69183	IX	7,561	5,717	1,895	4	0	0	0	4
SUMMIT NATIONAL LIFE INS CO	71080	OH	86,861	68,682	9,679	19	0	0	0	19
SUN LIFE ASM CO OF CANADA (US) BR	79065	DE	420,122	367,374	50,047	56	0	48	0	104
SUPREME LIFE INS CO OF AMERICA	69302	IL	51,927	50,046	301	31	0	1	179	210
SURETY LIFE INS CO	69310	UT	84,140	77,026	5,330	48	0	0	0	48
TEACHERS PROTY MUTUAL LIFE INS CO	69353	PA	11,556	10,040	1,517	33	0	0	0	33
TIME INS CO	69477	WI	251,123	192,367	58,953	22	0	0	0	22
TRANS PACIFIC LIFE INS CO	61182	CA	10,515	3,829	5,186	0	0	0	0	0
TRANS WORLD ASSURANCE CO	69566	CA	47,468	42,132	2,918	99	0	0	0	99
TRANSAMERICA A&H CO	88829	CA	75,885	36,948	37,365	566	0	0	0	566
TRANSAMERICA LIFE INS & ANNUITY C	69507	CA	1,570,767	1,544,967	32,307	188	0	7	0	195

1982 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000)

TABLE NO. 11 CONTINUED

FOREIGN

COMPANY NAME	DIRECT CLAIMS AND BENEFITS PAID					A&H	
	ORDINARY	CREDIT	GROUP	INDUST	TOTAL	PREMIUM	LOSSES
REPUBLIC NATIONAL LIFE INS CO	640	0	0	0	640	14	0
REPUBLIC VANGUARD LIFE INS CO	0	0	0	0	0	1	0
RESERVE LIFE INS CO	364	0	0	0	364	702	389
ROYAL LIFE INS CO OF AMERICA	9	0	0	0	9	0	0
SAFECO LIFE INS CO	231	0	60	0	290	370	276
SAFECO NATIONAL LIFE INS CO	0	0	0	0	0	0	0
SAINT PAUL LIFE INS CO	68	0	0	0	68	48	31
SECURITY ASR CO	0	74	0	0	74	147	20
SECURITY BENEFIT LIFE INS CO	476	0	650	0	1,126	47	31
SECURITY CONNECTICUT LIFE INS CO	897	0	38	0	935	65	58
SECURITY FIRST LIFE INS CO	0	0	0	0	0	0	0
SECURITY LIFE OF DENVER INS CO	20	0	159	0	178	0	0
SECURITY MUTUAL LIFE INS CO OF NY	312	0	2	0	313	33	5
SECURITY OF AMERICA LIFE INS CO	25	329	0	0	354	259	89
SENTRY LIFE INS CO	78	0	63	0	141	1,326	873
SHENANDOAH LIFE INS CO	520	0	461	0	981	23	26
SHA LIFE ASSURANCE CO	5	0	0	0	6	38	18
SOUTHLAND LIFE INS CO	411	0	0	135	545	37	14
SOUTHWESTERN GENERAL LIFE INS CO	17	0	0	38	55	0	0
SOUTHWESTERN LIFE INS CO	2,103	0	164	0	2,267	137	144
SOVEREIGN LIFE INS CO OF CALIFORNIA	0	0	0	0	0	0	0
SPRINGFIELD LIFE INS CO INC	68	0	0	0	68	294	146
STANDARD OF AMERICA LIFE INS CO	4	0	0	0	4	0	0
STANDARD SECURITY LIFE INS CO OF NY	113	0	0	0	113	15	4
STATE FARM LIFE INS CO	4,253	7	167	0	4,427	0	0
STATE LIFE INS CO	49	0	0	0	49	10	5
STATE MUTUAL LIFE ASR CO OF AM	1,413	0	1,645	0	3,058	8,640	7,421
STATES GENERAL LIFE INS CO	0	0	0	0	0	0	0
STATESMAN NATIONAL LIFE INS CO	0	0	0	0	0	1	1
SUMMIT NATIONAL LIFE INS CO	32	0	0	0	32	0	0
SUN LIFE ASR CO OF CANADA (US) BR	10	0	9	0	20	0	0
SUPREME LIFE INS CO OF AMERICA	24	0	0	60	84	27	11
SURETY LIFE INS CO	30	0	0	0	30	1	0
TEACHERS PROTV MUTUAL LIFE INS CO	15	0	0	0	15	21	4
TIME INS CO	13	0	0	0	13	29	56
TRANS PACIFIC LIFE INS CO	0	0	0	0	0	0	0
TRANS WORLD ASSURANCE CO	8	0	0	0	8	0	0
TRANSAMERICA ASR CO	0	0	0	0	0	0	0
TRANSAMERICA LIFE INS & ANNUITY CO	147	0	210	0	357	0	0

1982 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000)

TABLE NO. 11 CONTINUED

FOREIGN

COMPANY NAME	IN FORCE, DECEMBER 31, 1982 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
REPUBLIC NATIONAL LIFE INS CO	71,704	0	0	0	71,704
REPUBLIC VANGUARD LIFE INS CO	17,042	0	704	0	17,746
RESERVE LIFE INS CO	19,653	0	3,024	0	22,677
ROYAL LIFE INS CO OF AMERICA	14,356	0	0	0	14,356
SAFECO LIFE INS CO	29,764	0	15,917	0	45,682
SAFECO NATIONAL LIFE INS CO	3,188	0	0	0	3,188
SAINT PAUL LIFE INS CO	7,666	0	1,770	0	9,436
SECURITY ASH CO	0	11,507	0	0	11,507
SECURITY BENEFIT LIFE INS CO	48,854	0	34,097	0	82,952
SECURITY CONNECTICUT LIFE INS CO	591,097	0	16,951	0	608,048
SECURITY FIRST LIFE INS CO	0	0	0	0	0
SECURITY LIFE OF DENVER INS CO	5,542	0	12,236	0	17,778
SECURITY MUTUAL LIFE INS CO OF NY	71,117	0	20,715	0	91,833
SECURITY OF AMERICA LIFE INS CO	5,494	69,194	1,596	0	76,284
SENTRY LIFE INS CO	5,065	0	75,588	0	80,652
SHENANDOAH LIFE INS CO	35,295	0	32,131	0	67,426
SHA LIFE ASSURANCE CO	16,682	0	0	0	16,682
SOUTHLAND LIFE INS CO	37,474	0	0	6,576	44,050
SOUTHWESTERN GENERAL LIFE INS CO	2,287	0	0	385	2,672
SOUTHWESTERN LIFE INS CO	133,390	0	5,219	0	138,609
SOVEREIGN LIFE INS CO OF CALIFORNIA	2,235	0	0	0	2,235
SPRINGFIELD LIFE INS CO INC	517	0	4,237	0	4,754
STANDARD OF AMERICA LIFE INS CO	95	0	30,303	0	30,398
STANDARD SECURITY LIFE INS CO OF NY	27,235	0	0	0	27,235
STATE FARM LIFE INS CO	1,419,251	929	72,376	0	1,492,556
STATE LIFE INS CO	21,242	0	0	0	21,242
STATE MUTUAL LIFE ASH CO OF AM	127,950	0	422,540	0	550,491
STATES GENERAL LIFE INS CO	30	0	0	0	30
STATESMAN NATIONAL LIFE INS CO	87	0	0	0	87
SUMMIT NATIONAL LIFE INS CO	5,240	0	2,217	0	7,457
SUN LIFE ASH CO OF CANADA (US) BH	2,163	0	0	0	2,163
SUPREME LIFE INS CO OF AMERICA	877	0	0	3,820	4,697
SURETY LIFE INS CO	5,165	0	23,934	0	29,100
TEACHERS PROTY MUTUAL LIFE INS CO	1,627	0	0	0	1,627
TIME INS CO	3,525	0	26,307	0	29,832
TRANS PACIFIC LIFE INS CO	16	0	0	0	16
TRANS WORLD ASSURANCE CO	6,169	0	0	0	6,169
TRANSAMERICA ASH CO	24,622	0	0	0	24,622
TRANSAMERICA LIFE INS & ANNUITY CO	17,235	0	0	0	17,235

S.B. 488 For the purpose of allowing motor vehicle insurers to remove discounts of premiums for certain motor vehicle insurance coverage for certain insureds without violating insurance code provisions regarding the making of rates.

S.B. 512 For the purpose of providing that the Maryland Life and Health Insurance Guaranty Association shall not be liable for certain care received after the date of an insurer's impairment; providing for continuing liability by the Association for insureds covered prior to the effective date of this Act; and generally relating to the powers of the Maryland Life and Health Insurance Guaranty Association.

1982 Regulations

Title 09

Chapter 56 - Minimum Loss Ratio With Respect To Medicare Supplement Policies.

Chapter 57 - Minimum Loss Ratio With Respect to Specified Disease Policies.

Chapter 58 - Buyer's Guide for Medicare Supplement Policies.

Chapter 59 - Minimum Standards For Medicare Supplement Policies.

Publications of the Division

Copies of the Commissioner's Annual Report are submitted to the Secretary of the Department of Licensing and Regulation for review and transmittal to the Governor and Members of the General Assembly. They are also available to organizations or individuals requesting same. No charge is made.

The Maryland Insurance Code is available from the National Insurance Law Service, 20675 Bahama Street, P.O. Box 2507, Chatsworth, California 91311.

RECEIVERSHIPS

Pursuant to Chapters 587 and 820, Acts 1982 and by Order of the Circuit Court of Baltimore City, James A. Perrott was appointed the Receiver for the American Centennial Life Insurance Company and the Southern Life Insurance Company in December of 1982.

1982 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000)

TABLE NO. 11

COMPANY NAME	CODE	FOREIGN DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
TRANSAMERICA OCCIDENTAL LIFE I CU	67121	CA	2,640,648	2,484,847	130,802	4,917	-2	720	0	5,635
TRANSPORT LIFE INS CO	69531	IN	154,626	139,845	8,768	386	0	65	0	451
TRAVELERS INS CO LIFE DEPT	87726	CT	17,440,305	16,736,425	693,881	3,714	11	14,047	0	17,772
TRAVELERS INS CO OF ILLINOIS	79413	IL	45,177	32,355	11,322	65	0	0	0	65
UNION CENTRAL LIFE INS CO	80837	OH	1,369,212	1,276,747	92,465	981	0	132	0	1,072
UNION FIDELITY LIFE INS CO OF THE	93289	PA	119,144	102,926	15,468	138	0	2	0	140
UNION MUTUAL LIFE INS CO	69760	ME	2,442,307	2,289,162	153,145	211	0	118	0	328
UNION SECURITY LIFE INS CO	69809	DE	58,311	35,790	14,521	0	729	0	0	729
UNIONMUTUAL PENSION & INS CORP	74144	ME	311,309	303,909	6,400	0	0	0	0	0
UNIONMUTUAL STOCK LIFE INS CO OF	62235	ME	533,128	488,745	42,883	37	0	689	0	726
UNITED AMERICAN INS CO	92916	DE	200,933	136,649	60,784	285	0	0	0	285
UNITED COMPANIES LIFE INS CO	69876	LA	492,376	474,457	9,018	2,268	0	0	0	2,268
UNITED EQUITABLE LIFE INS CO	77909	IL	25,265	17,475	6,290	3	0	0	0	3
UNITED FAMILY LIFE INS CO	91693	GA	192,743	167,936	21,966	9	0	0	0	9
UNITED FIDELITY LIFE INS CO	87645	TX	205,846	176,672	25,174	31	0	0	0	31
UNITED HOME LIFE INS CO	69922	IN	45,928	37,134	8,944	0	0	0	0	0
UNITED INS CO OF AMERICA	69930	IL	1,201,144	861,208	321,204	4,346	0	107	8,221	12,674
UNITED INVESTORS LIFE INS CO	94099	MO	116,569	66,289	49,279	284	0	0	0	284
UNITED LIBERTY LIFE INS CO	82694	OH	46,218	38,879	7,752	12	0	0	0	12
UNITED LIFE & ACCIDENT INS CO	69965	NH	255,623	235,338	18,457	1,321	0	116	0	1,437
UNITED OF OMAHA LIFE INS CO	69868	NE	2,198,378	2,026,386	162,991	3,016	0	835	0	3,851
UNITED PACIFIC LIFE INS CO	78025	WA	215,353	200,571	13,282	2,468	0	2	0	2,470
UNITED PRESIDENTIAL LIFE INS CO	70033	PA	85,120	76,810	8,406	338	0	14	0	352
UNITED REPUBLIC LIFE INS CO	93238	PA	94,251	78,675	14,276	288	0	0	0	288
UNITED SERVICES GENERAL LIFE INS	61247	OK	11,815	8,454	1,861	203	0	0	0	203
UNITED SERVICES LIFE INS CO	70088	DC	396,752	343,088	48,080	993	0	0	0	993
UNITED STANDARD ASH CO	70092	IN	19,726	15,488	3,226	58	0	0	0	58
UNITED STATES LIFE INS CO IN NY	70106	NY	595,141	534,608	56,572	1,009	0	1,051	0	2,061
UNITY MUTUAL LIFE INS CO	70114	NY	133,150	128,412	4,738	179	0	0	0	179
UNIVERSAL UNDERWRITERS LIFE INS C	70173	MO	27,890	15,992	10,488	3	18	3	0	24
UNIVERSITY LIFE INS CO OF AMERICA	70203	IN	252,172	243,693	7,280	608	0	0	0	608
USAA ANNUITY & LIFE INS CO	90603	TX	90,061	81,655	5,223	322	0	0	0	322
USAA LIFE INS CO	69663	TX	265,742	242,137	42,505	2,125	0	4	0	2,129
USLIFE CREDIT LIFE INS CO	68373	IL	60,195	38,293	20,226	0	422	0	0	422
UTICA NATIONAL LIFE INS CO	63738	NY	8,419	4,069	3,100	0	0	0	0	0
VALLEY FORGE LIFE INS CO	70211	PA	85,143	66,426	17,617	526	0	49	0	575
VARIABLE ANNUITY LIFE INS CO	70238	TX	2,638,887	2,583,961	51,351	199	0	48	0	247
VETERANS LIFE INS CO	81027	IL	18,626	9,096	8,926	1	0	1	0	2
VOLUNTEER STATE LIFE INS CO	70254	TN	253,829	225,070	27,760	101	2,681	0	0	2,862

1982 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000)

TABLE NO. 11 CONTINUED

COMPANY NAME	FOREIGN	DIRECT CLAIMS AND BENEFITS PAID					ASH	
		ORDINARY	CREDIT	GROUP	INDUST	TOTAL	PREMIUM	LOSSES
TRANSAMERICA OCCIDENTAL LIFE I CO C		3,171	28	493	0	4,692	2,298	2,104
TRANSPORT LIFE INS CO		595	0	0	0	595	98	71
TRAVELERS INS CO LIFE DEPT		4,916	0	9,931	0	14,855	28,928	32,636
TRAVELERS INS CO OF ILLINOIS		0	0	0	0	0	4	3
UNION CENTRAL LIFE INS CO		1,024	0	56	0	1,079	62	24
UNION FIDELITY LIFE INS CO OF TNEVU		67	0	0	0	67	822	445
UNION MUTUAL LIFE INS CU		414	0	12	0	426	972	867
UNION SECURITY LIFE INS CO		0	171	0	0	171	246	62
UNIONMUTUAL PENSION & INS CORP		0	0	0	0	0	0	0
UNIONMUTUAL STOCK LIFE INS CO OF AM		51	0	466	0	516	4,356	1,913
UNITED AMERICAN INS CU		132	0	0	0	132	376	127
UNITED COMPANIES LIFE INS CU		10	0	0	0	10	1	0
UNITED EQUITABLE LIFE INS CO		0	0	0	0	0	14	2
UNITED FAMILY LIFE INS CO		19	0	0	0	19	0	2
UNITED FIDELITY LIFE INS CO		34	0	0	0	34	2	0
UNITED HOME LIFE INS CU		1	0	40	0	41	1	0
UNITED INS CU OF AMERICA		997	0	2	3,364	4,362	2,431	1,551
UNITED INVESTORS LIFE INS CU		51	0	0	0	51	0	0
UNITED LIBERTY LIFE INS CO		1	0	0	0	1	0	0
UNITED LIFE & ACCIDENT INS CO		1,330	0	24	0	1,354	570	127
UNITED OF OMAHA LIFE INS CO		2,395	0	840	0	3,235	828	662
UNITED PACIFIC LIFE INS CO		0	0	0	0	0	0	0
UNITED PRESIDENTIAL LIFE INS CU		437	0	0	0	437	0	0
UNITED REPUBLIC LIFE INS CO		24	0	0	0	24	0	0
UNITED SERVICES GENERAL LIFE INS CO		16	0	0	0	16	0	0
UNITED SERVICES LIFE INS CU		649	0	0	0	649	0	0
UNITED STANDARD ASH CU		0	0	0	0	0	0	0
UNITED STATES LIFE INS CO IN NY		600	0	0	0	600	1,916	1,342
UNITY MUTUAL LIFE INS CO		24	0	0	4	27	3	2
UNIVERSAL UNDERWRITERS LIFE INS CO		0	0	0	0	0	3	0
UNIVERSITY LIFE INS CO OF AMERICA		115	0	0	0	115	1	0
USAA ANNUITY & LIFE INS CU		0	0	0	0	0	0	0
USAA LIFE INS CO		297	0	0	0	297	0	0
USLIFE CREDIT LIFE INS CO		0	209	0	0	209	504	301
UTICA NATIONAL LIFE INS CO		0	0	0	0	0	0	0
VALLEY FORGE LIFE INS CO		116	0	21	0	138	2	-1
VARIABLE ANNUITY LIFE INS CO		569	0	9,430	0	9,999	0	0
VETERANS LIFE INS CO		0	0	0	0	0	1	1
VOLUNTEER STATE LIFE INS CO		67	731	4	0	802	448	73

1982 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000)

TABLE NO. 11 CONTINUED

FOREIGN

COMPANY NAME	IN FORCE, DECEMBER 31, 1982 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
TRANSAMERICA OCCIDENTAL LIFE I CO C	912	3	427	0	1,341
TRANSPURI LIFE INS CO	13,387	0	16,266	0	29,653
TRAVELERS INS CU LIFE DEPT	232,628	3,964	2,744,587	0	2,981,179
TRAVELERS INS CO OF ILLINOIS	4	0	0	0	4
UNION CENTRAL LIFE INS CO	45,242	0	45,713	0	90,955
UNION FIDELITY LIFE INS CO OF THEYU	5,583	0	0	0	5,583
UNION MUTUAL LIFE INS CO	9,218	0	86,104	0	95,322
UNION SECURITY LIFE INS CU	32	36,283	0	0	36,315
UNIONMUTUAL PENSION & INS CUMP	0	0	0	0	0
UNIONMUTUAL STUCK LIFE INS CU OF AM	4,860	0	216,188	0	220,248
UNITED AMERICAN INS CO	4,392	0	0	0	4,392
UNITED COMPANIES LIFE INS CO	2,145	0	9,197	0	11,342
UNITED EQUITABLE LIFE INS CU	60	0	0	0	60
UNITED FAMILY LIFE INS CO	628	0	0	0	628
UNITED FIDELITY LIFE INS CO	2,021	0	0	0	2,021
UNITED HOME LIFE INS CU	32	0	185	0	217
UNITED INS CO OF AMERICA	183,530	0	15,910	183,714	383,154
UNITED INVESTORS LIFE INS CU	70,720	0	0	0	70,720
UNITED LIBERTY LIFE INS CO	767	0	0	0	767
UNITED LIFE & ACCIDENT INS CO	128,904	0	20,476	0	149,380
UNITED OF OMAHA LIFE INS CU	161,991	0	114,426	0	276,417
UNITED PACIFIC LIFE INS CO	3,458	0	27,294	0	30,752
UNITED PRESIDENTIAL LIFE INS CU	26,677	0	2,521	0	29,198
UNITED REPUBLIC LIFE INS CU	15,795	0	0	0	15,795
UNITED SERVICES GENERAL LIFE INS CU	22,671	0	0	0	22,671
UNITED SERVICES LIFE INS CO	79,662	0	7,776	0	87,438
UNITED STANDARD ASR CU	4,491	0	809	0	5,300
UNITED STATES LIFE INS CU IN NY	77,640	140	252,422	0	330,207
UNITY MUTUAL LIFE INS CU	8,767	0	0	30	8,797
UNIVERSAL UNDERWRITERS LIFE INS CU	2,425	666	541	0	3,632
UNIVERSITY LIFE INS CU OF AMERICA	92,491	0	0	0	92,491
USAA ANNUITY & LIFE INS CO	0	0	0	0	0
USAA LIFE INS CU	298,735	0	2,440	0	301,175
USLIFE CREDIT LIFE INS CO	0	30,625	30,683	0	61,308
UTICA NATIONAL LIFE INS CU	0	0	0	0	0
VALLEY FORGE LIFE INS CU	21,312	0	29,218	0	50,530
VARIABLE ANNUITY LIFE INS CU	1,221,341	0	0	0	1,221,341
VETERANS LIFE INS CU	117	0	252	0	369
VOLUNTEER STATE LIFE INS CO	16,560	192,761	0	0	209,321

1982 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000)

TABLE NO. 11

COMPANY NAME	CODE	FOREIGN DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
VOYAGER LIFE INS CO	66699	FL	99,581	91,998	6,383	93	0	0	0	101
WASHINGTON NATIONAL INS CO	70319	IL	1,245,445	1,165,899	74,589	1,166	73	321	1,009	2,568
WASHINGTON SQUARE LIFE INS CO	70750	PA	12,547	7,615	3,931	80	0	0	0	80
WESTERN & SOUTHERN LIFE INS CO	70483	OH	3,374,465	3,004,161	370,304	1,475	0	0	734	2,208
WESTERN LIFE INS CO	70408	MN	344,384	340,674	38,709	338	0	73	0	411
WESTERN NATIONAL LIFE INS CO	70432	TX	376,917	361,823	13,594	755	0	0	0	755
WESTERN RESERVE LIFE ASR CO OF OH	91413	OH	186,216	92,433	12,583	3,344	0	0	0	3,344
WESTERN SOUTHERN LIFE ASR CO	92622	OH	43,001	31,784	9,716	3	0	0	0	3
WESTFIELD LIFE INS CO	62030	OH	51,167	35,787	13,969	225	0	0	0	225
WISCONSIN NATIONAL LIFE INS CO	70580	WI	133,218	104,888	25,331	309	0	0	0	309
WORLD BOOK LIFE INS CO	72859	IL	74,214	66,377	6,297	5	0	0	0	5
WORLD INS CO	70629	NE	97,326	87,869	9,457	35	0	1	0	36
WORLD SERVICE LIFE INS CO OF CO	69833	CO	170,397	141,375	27,772	274	190	10	0	474
ZURICH AMERICAN LIFE INS CO	70661	IL	24,419	17,606	5,513	48	0	0	0	56
443 COMPANIES TOTAL			521,822,333	487,863,850	32,442,249	647,398	22,427	189,732	21,562	881,113

1982 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000)

TABLE NO. 11 CONTINUED

FOREIGN

COMPANY NAME	DIRECT CLAIMS AND BENEFITS PAID: ORDINARY	CREDIT	GROUP	INDUST	TOTAL	A&H: PREMIUM	A&H: LOSSES
VOYAGER LIFE INS CO	3	0	0	0	3	16	3
WASHINGTON NATIONAL INS CO	505	62	200	458	1,304	5,914	4,105
WASHINGTON SQUARE LIFE INS CO	37	0	0	0	37	25	71
WESTERN & SOUTHERN LIFE INS CO	539	0	31	478	1,047	84	87
WESTERN LIFE INS CO	335	0	12	0	347	404	207
WESTERN NATIONAL LIFE INS CO	53	0	0	0	53	0	0
WESTERN RESERVE LIFE ASR CO OF OHIO	754	0	0	0	754	0	0
WESTERN SOUTHERN LIFE ASR CO	0	0	0	0	0	0	0
WESTFIELD LIFE INS CO	124	0	0	0	124	0	0
WISCONSIN NATIONAL LIFE INS CO	34	0	0	0	34	3	0
WORLD BOOK LIFE INS CO	1	0	0	0	1	0	0
WORLD INS CO	55	0	0	0	55	23	-4
WORLD SERVICE LIFE INS CO OF CO	55	99	0	0	154	172	74
ZURICH AMERICAN LIFE INS CO	45	0	0	0	53	63	0
443 COMPANIES TOTAL	383,098	11,101	272,822	19,550	686,574	485,856	394,324

1982 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000)

TABLE NO. 11 CONTINUED

FOREIGN

COMPANY NAME	IN FORCE, DECEMBER 31, 1982 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
VOYAGER LIFE INS CO	99	262	0	0	361
WASHINGTON NATIONAL INS CO	70,131	27,020	66,699	28,578	192,428
WASHINGTON SQUARE LIFE INS CO	21,238	0	0	0	21,238
WESTERN & SOUTHERN LIFE INS CO	95,636	0	2,208	20,254	118,098
WESTERN LIFE INS CO	31,619	0	51,570	0	83,189
WESTERN NATIONAL LIFE INS CO	10,951	0	0	0	10,951
WESTERN RESERVE LIFE ASR CO OF OHIO	362,204	0	3,180	0	365,383
WESTERN SOUTHERN LIFE ASR CO	775	0	0	0	775
WESTFIELD LIFE INS CO	13,785	0	0	0	13,785
WISCONSIN NATIONAL LIFE INS CO	30,679	0	0	0	30,679
WORLD BOOK LIFE INS CO	716	0	11,807	0	12,522
WORLD INS CO	1,793	0	12,178	0	13,971
WORLD SERVICE LIFE INS CO OF CO	0	16,477	2,206	0	18,683
ZURICH AMERICAN LIFE INS CO	9,815	0	1,765	0	11,580
403 COMPANIES TOTAL	39,563,772	2,224,577	37,214,995	799,394	79,802,451

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S U P P L E M E N T A R Y R E P O R T

of the

INSURANCE COMMISSIONER

of the

STATE OF MARYLAND

to

THE SECRETARY OF LICENSING AND REGULATION

FOR REVIEW AND TRANSMITTAL TO

THE GOVERNOR OF MARYLAND

and the

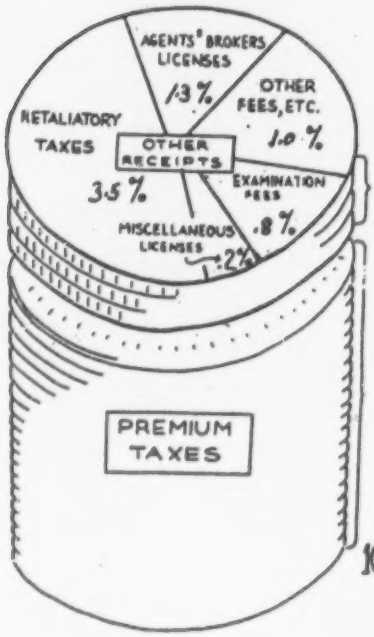
MEMBERS OF THE MARYLAND GENERAL ASSEMBLY

BY

EDWARD J. MUHL
INSURANCE COMMISSIONER

Showing, with respect to the Fiscal Year ending June 30, 1983, a statement of fees and taxes received by the Insurance Commissioner and paid by him into the State Treasury.

FISCAL YEAR 1982 RECEIPTS



$ 4,659,608 — 6.8 %

$ 63,622,158 — 93.2 %

$ 68,281,766 — 100 %

1982 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000)

TABLE NO. 12

COMPANY NAME	ALIEN CODE	DOM	ASSETS	LIAB-ILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSID ORDINARY	CREDIT	GROUP	INDUST	TOTAL
CANADA LIFE ASSURANCE CO US BR	80659	MI	549,521	525,440	23,581	862	0	2,263	0	3,125
CONFEDERATION LIFE INS CO US BR	80667	MI	484,272	440,789	42,684	2,079	0	259	0	2,338
CROWN LIFE INS CO US BR	80675	MI	1,359,171	1,323,819	35,352	2,096	0	1,040	0	3,136
GREAT WEST LIFE ASSURANCE CO	80705	CN	2,394,724	2,355,946	38,854	1,106	0	2,785	0	3,891
NORTH AMERICAN LIFE ASR CO	80756	MI	341,343	318,825	22,118	1,783	0	788	0	2,561
SUN LIFE ASR CO OF CAN US BR	80802	MI	1,695,541	1,636,988	57,753	4,409	0	669	0	5,078
6 COMPANIES TOTAL			6,824,572	6,600,107	220,342	12,335	0	7,776	0	20,111

1982 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000)

TABLE NO. 12 CONTINUED

ALIEN

COMPANY NAME	DIRECT CLAIMS AND BENEFITS PAID					A&H	
	ORDINARY	CREDIT	GROUP	INDUST	TOTAL	PREMIUM	LOSSES
CANADA LIFE ASSURANCE CU US BR	445	0	464	0	909	87	105
CONFEDERATION LIFE INS CU US BR	252	0	160	0	412	2,360	2,069
CROWN LIFE INS CO US BR	1,252	1	514	0	1,767	1,540	1,142
GREAT WEST LIFE ASSURANCE CO	2,044	0	2,664	0	4,708	2,093	1,535
NORTH AMERICAN LIFE ASR CO	902	0	552	0	1,454	617	642
SUN LIFE ASR CO OF CAN US BR	3,258	0	371	0	3,629	944	1,693
6 COMPANIES TOTAL	8,153	1	4,725	0	12,879	7,641	7,186

1982 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND - ($000)

TABLE NO. 12 CONTINUED

ALIEN

COMPANY NAME	IN FORCE, DECEMBER 31, 1982 ORDINARY	CREDIT	GROUP	INDUST	TOTAL
CANADA LIFE ASSURANCE CO US BR	26,337	0	8,748	0	35,085
CONFEDERATION LIFE INS CO US BR	100,574	0	90,473	0	191,047
CRONK LIFE INS CO US BR	136,828	-8	449,956	0	586,776
GREAT WEST LIFE ASSURANCE CO	85,529	0	327,840	0	413,369
NORTH AMERICAN LIFE ASN CO	166,476	0	150,517	0	316,993
SUN LIFE ASN CO OF CAN US BR	243,934	0	191,670	0	435,604
6 COMPANIES TOTAL	759,673	-8	1,219,204	0	1,978,869

FRATERNAL BENEFICIARY ASSOCIATIONS

TABLE NO. 13

Name of Company	Admitted Assets	Liabilities (except capital)	Policyholders Surplus	Nationwide Business 1982 Premiums Written	Nationwide Business 1982 Business In Force Dec. 31, 1982	Maryland Business 1982 Premiums Written	Maryland Business 1982 Business In Force Dec. 31, 1982
Aid Association for Lutherans	$ 2,834,186	$ 2,663,082	$ 171,104	$ 2,439,176	$ 15,653,619	$ 20,385	$ 141,454
American Fraternal Union	10,766	10,241	525	6,039	44,680	2	95
American Postal Workers Accident Benefit Assoc.	1,163	273	890	4,957	100,986	10	998
Bnai Zion	6,615	5,753	862	5,151	42,477	-	7
Catholic Family Life Insurance	46,029	40,093	5,936	36,307	313,809	4,275	4,282
Catholic Order of Foresters	178,170	146,074	32,096	64,967	627,646	-	-
Catholic Workman	11,144	7,191	3,953	3,999	22,733	-	-
CSA Fraternal Life	41,526	33,724	7,802	8,463	113,661	90	1,309
Croatian Fraternal Union of America	57,152	49,388	7,764	55,228	331,099	201	993
Greater Beneficial Union of Pittsburgh	35,473	32.160	3,314	13,991	204,293	2	861
Greek Catholic Union of U.S.A	37,573	30,966	6,608	7,643	119,543	10	488
Holy Family Society of U.S.A	7,036	4,072	2,965	2,760	18,330	52	52
Hungarian Reformed Federation of America	21,010	16,194	4,815	2,544	47,824	-	-
Independent Order of Foresters	1,290,873	1,098,935	191,939	2,298,918	11,453,034	11,255	46,694
Knights of Columbus	1,155,605	996,535	159,070	1,664,320	7,553,539	47,546	214,693
Lithuanian Alliance of America	3,487	2,143	1,343	230	4,191	1	41
Lithuanian Catholic Alliance	2,526	1,583	943	24	2,846	-	24
Lutheran Brotherhood	2,217,860	2,046,541	171,319	1,355,137	11,452,517	10,938	139,730
Modern Woodmen of America	640,498	555,965	84,533	890,753	4,127,060	-	1,199
Mutual Beneficial Assoc. of Rail Transportation Employees	7,654	6,086	1,567	3,497	24,622	3	437
National Fraternal Society of Deaf	8,543	7,476	1,067	3,443	24,025	81	662
National Slovak Society of U.S.A	11,249	9,657	1,592	2,897	25,277	-	51
North American Benefit Association	94,077	72,754	21,323	26,753	284,204	-	546
North American Union Life Assur. Society	4,354	2,791	1,563	163	6,606	70	1,734
Order of United Commerical Travelers	18,471	6,838	11,633	-	-	-	-
Police and Firemen's Ins. Assoc.	21,148	15,364	5,784	8,540	84,006	-	5
Polish Beneficial Assoc.	7,081	4,826	2,255	243	10,233	2	71
Polish Nat'l Alliance of U.S. of North America	176,265	159,196	17,069	29,992	424,782	364	5,561
Polish Roman Catholic Alliance	59,097	50,934	8,163	5,405	111,346	26	1,063
Polish Women's Alliance	34,446	27,913	6,533	2,244	58,031	134	1,996
Right Worthy Council of St. Luke	645	552	93	90	1,663	2	79
Royal Neighbors of America	296,875	223,095	73,780	20,037	594,156	7	880
Sons of Norway	38,057	34,871	3,186	53,234	293,789	1,584	15,038
Supreme Council of Royal Arcanum	30,083	20,650	9,433	5,088	71,940	21	1,275
Traveler Protective Assoc. of America	14,148	2,876	12,272	-	-	-	-
Ukrainian National Assoc.	47,643	35,048	12,595	4,813	94,631	55	1,373
Woodsmen of the World Life Ins. Society	927,689	846,596	81,092	1,654,142	7,688,202	5,012	41,235
Workmen's Benefit Fund of the U.S.A	23,151	20,403	2,747	18,002	102,741	-	343
Workmen's Circle	13,664	10,714	[illegible]	13,893	89,150	-	320
Totals	$ 10,433,032	$ 9,299,553	$ 1,133,479	$10,713,082	$ 52,233,291	$102,128	$ 625,662

ANALYSIS OF DIVISION RECEIPTS

STATE INSURANCE DIVISION

Shown below is a comparative analysis of Total Divisional Receipts for Fiscal Years 1982 and 1983

	Fiscal Year 1982	Fiscal Year 1983	Increase	Decrease
Agents' Licenses	$ 454,627.00	$ 783,322.00	$ 328,695.00	$
Brokers' Licenses	121,337.00	124,307.00	2,970.00	
Company Licenses	65,012.00	68,712.00	3,700.00	
Rating Bureau Licenses	100.00	75.00		25.00
Public Adjusters' Licenses	500.00	450.00		50.00
Insurance Advisors' Licenses	13,700.00	15,700.00	2,000.00	
Vending Machine Licenses	-------	125.00	125.00	
Surplus Line Brokers' Licenses	18,460.00	17,601.00		859.00
Motor Club Licenses	4,559.00	4,454.00		105.00
Filing Fees	70,002.00	71,815.00	1,813.00	
Certification Fees	23,037.00	31,140.00	8,103.00	
Agents Examination Fees	85,186.00	94,716.00	9,530.00	
Company Examination Fees	353,956.38	472,595.15	118,638.77	
Valuation Fees	409,387.00	480,690.00	71,303.00	
Miscellaneous Fees	8,366.49	16,124.11	7,757.62	
Retaliatory Fees and Taxes	2,201,946.53	2,410,957.96	209,011.43	
Penalties and Interest	22,236.27	7,205.99		15,030.28
Unauthorized Insurance Tax (Surplus Line)	839,801.39	521,706.94		318,094.45
Premium Taxes	60,058,368.14	62,838,939.77	2,780,571.63	
Premium Taxes - Unauthorized Insurers	25,805.92	261,511.09	235,705.17	
Surplus Line Brokers Examination Fee	17,184.56	none		17,184.56
Fines and Costs	35,730.00	25,150.00		10,580.00
Licensing Testing Fund	41,811.00	none		41,811.00
Travel Expense	43,944.61	34,468.49		9,476.12
TOTALS	$64,915,058.29	$68,281,766.50	$3,779,923.62	$413,215.41
		(-)64,915,058.29	(-) 413,215.41	
		$ 3,366,708.21	$3,366,708.21	

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